Case 8	22-cv-02325-CJC-JDE Document 111-2 F #:2389	Filed 01/18/24 Page 1 of 166 Page ID
1 2	VIVIAN I. ORLANDO (SBN 213833) VOrlando@maynardnexsen.com Maynard Nexsen LLP 10100 Santa Monica Boulevard, Suite 550	0
3	Los Angeles, CA 90067 Telephone: 310.596.4500	
4 5	Attorneys for Defendants USAA Casualty Insurance Company	
6	Company insurance company	
7		
8	UNITED STATES I	DISTRICT COURT
9	CENTRAL DISTRIC	T OF CALIFORNIA
10		
11	JOHN W. SIGLER,	Case No. 8:22-cv-02325-CJC-JDEx
12	Plaintiff,	(Honorable Cormac J. Carney)
13	V.	DECLARATION OF MELISSA ORDELL IN SUPPORT OF DEFENDANT USAA CASUALTY
14 15	JORGE GONZALEZ, USAA CASUALTY INSURANCE COMPANY. INTERINSURANCE	INSURANCE COMPANY'S MOTION FOR JUDGMENT ON
16	EXCHANGE OF AUTOMOBILE CLUB, IMPERIAL BODY SHOP, INC.,	COMPLAINT OF INTELLE
17	PABLO GALVEZ, GREG TAYLOR, MELISSA ORDELL, DANELLE BUSHNELL, AMBER PETERSON (aka	COMPLAINT, OR IN THE ALTERNATIVE, MOTION TO COMPEL APPRAISAL
18	AMBER PETERSON FORREST, aka AMBER J. SCHNEIDER), KEVIN	[Filed Concurrently with (i) Defendant's
19	KARAPOGOSIAN, JAMES SYRING, RANDY TERMEER, JOHN BOYLE	Motion for Judgment on the Pleadings; (ii) Declaration of Vivian I. Orlando;
20	and DOES 1 to 99, inclusive,	and (iii) [Proposed] Order]
21 22	Defendants.	Hearing: Date: February 26, 2024 Time: 1:30 p.m.
23		Courtroom: 9 B
24		Discovery C/O: April 22, 2024 Motion C/O: June 17, 2024
25		Trial Date: August 27, 2024
26		Am. Comp. Filed: October 9, 2023
27		
28		

DECLARATION OF MELISSA ORDELL

I, Melissa Ordell, hereby declare as follows:

- 1. I am employed by USAA Casualty Insurance Company ("USAA CIC") as a claims manager. My responsibilities include handling claims made under insurance policies issued by USAA CIC. I was directly involved in handling the insurance claim at issue in this lawsuit, which was assigned claim no. 003737616-007. Based upon my involvement with this matter and the documents, I have personal knowledge of the matters set forth below and, if called to testify, could and would competently testify as follows:
- 2. I am familiar with the manner in which USAA CIC investigates, adjusts, and pays first party automobile insurance claims. I am also personally familiar with the manner in which USAA CIC maintains and prepares reports and records related to the investigation of claims. It is USAA CIC's practice and procedure to maintain records and document acts and events concerning the investigation of a claim at or about the time such records are received or such acts or events occurs. The claim file for a particular claim generally contains records and documentation regarding USAA CIC's handling of that claim, and the claim notes function as a diary of activities regarding a given claim that are entered by adjusters or other personnel at or near the time of the acts or events described therein. USAA CIC relies upon its claim notes, claim files, and insurance policies to be reliable business records. I have reviewed the subject insurance policy and the claim file and claim notes with respect to the insurance claim at issue in this action.
- 3. Attached hereto as **Exhibit A** is a true and correct copy of the automobile policy (the "Policy") issued by USAA CIC to Plaintiff John W. Sigler ("Plaintiff") for the policy period February 27, 2020 to August 27, 2020.
- 4. On March 1, 2020, USAA CIC sent Plaintiff John W. Sigler ("Plaintiff") a letter that included California required notices regarding his claim. A

true and correct copy of this Notice letter to Plaintiff is attached hereto as **Exhibit B**.

- 5. On March 10, 2020, USAA CIC completed its initial vehicle valuation ("VVR"), which USAA CIC sent to Plaintiff by email with a cover letter on March 11, 2020. A true and correct copy of the March 11, 2020 email forwarding the March 10 VVR is attached as **Exhibit C**.
- 6. The March 11, 2020 cover letter (**Exhibit C**) advised Plaintiff that USAA CIC has determined that his vehicle was a "Total Loss" and offered a Total Loss Settlement. According to the Policy (**Exhibit A**), a damaged vehicle is a Total Loss when, in the judgment of USAA CIC, the cost to repair the vehicle is greater than the actual cost value of the vehicle minus the damaged vehicle's salvage value. (**Exhibit A** at USAA-SIGLER_00050.) As stated in the March 11, 2020 cover letter, the "actual cost value" is less than the Total Loss Settlement and does not include taxes, reimbursement for gas in the vehicle, or other fees that do not go to the value of the actual vehicle. According to the March 10 VVR, the Vehicle's actual cash value is \$8,437.
- 7. USAA CIC uses a third-party vendor's platform to create the VVR. That third party is CCC. It is my understanding from working in the industry that many car insurance companies in the United States use this same platform.
- 8. On March 27, 2020, USAA sent Plaintiff an updated March 23, 2020 VVR as well as a copy of the March 10, 2020 repair estimate from Imperial Body Shop, Inc. ("IBS"). A true and correct copy of the March 27, 2020 email sending the March 23 VVR and Imperial's March 10, 2020 repair estimate is attached as **Exhibit D.**
- 9. After receiving the March 10 VVR, Plaintiff identified some deficiencies, which, over the next 2-3 weeks, USAA CIC tried to work with Plaintiff to correct. On March 31, 2020 USAA sent Plaintiff an email with its final cover letter and VVR. A true and correct copy of the final March 31 letter and VVR is

- 10. According to the March 31 VVR, the actual cash value is \$8990. That number is also reflected in the March 31 letter. (**Exhibit E**) The \$10,090.05 is the Total Settlement Offer includes taxes, gas reimbursement, and registration fees. USAA CIC determination of "Total Loss" under the Policy does not require inclusion of any reimbursement for taxes, gas reimbursement, and registration fees. Further, USAA CIC does not create a separate claim for a Total Loss, and the policy owner does not need to authorize the opening of a claim specifically for Total Loss. Once a claim is closed, it may be re-opened by USAA CIC if Plaintiff again seeks to assert a claim for coverage under the Policy.
- 11. Plaintiff had the option to keep his vehicle despite the Total Loss determination, in which event USAA would have paid Plaintiff the Total Loss Settlement minus the salvage value of his vehicle.
- 12. I have reviewed the document produced by the Interinsurance Exchange of the Automobile Club (the "Exchange") and reflecting Bates Numbers Exchange-000083-086, a true and correct copy of which is attached hereto as **Exhibit F**. Given my experience adjusting car insurance claims, I recognize it as a standard listing of salvage prices for cars comparable to Plaintiff's vehicle, which was assigned claim no. 003737616-007, from March 2020.
- 13. USAA CIC, through its counsel, has asserted its appraisal rights and has made a written demand for appraisal as contemplated by the Policy's appraisal provision.
- 14. I reside in Flagstaff, Arizona and work in Phoenix, Arizona. I have never lived in California and have no intention of moving away from Arizona or to California.

- 15. In the last year, I have visited California 0 times for business purposes and 0 times for personal trips. I do not own property in California. I do not maintain any bank or brokerage accounts in California.
- 16. I do not conduct business in California outside of that which is necessary in the course of my employment with USAA CIC. More specifically, on behalf of myself, I do not make sales, solicit business, designate an agent for service of process, or hold a license, professionally or otherwise, in the State of California. I have not availed myself of California's laws or benefits and have not personally directed any actions toward California as an individual.
- 17. I am familiar with Plaintiff, and my interactions with Plaintiff have been limited to those interactions required as part of my employment with USAA CIC. I have no personal relationship with Plaintiff. I had no personal involvement with the subject matter of the captioned lawsuit aside from my involvement with matters related to Plaintiff on behalf of USAA CIC until Plaintiff summoned me personally as a defendant. I am not a party to any contract with Plaintiff.
- 18. I was in Phoenix, Arizona during all of my interactions with Plaintiff. I have never travelled to California to meet with Plaintiff or any other party in this lawsuit.
- 19. As to the Defendants, I am familiar with only Randy Termeer and DaNelle Bushnell. I do not interact with Mr. Termeer, who is based in a different office. I work in the same office as Ms. Bushnell.
- 20. In March 2020, I held the position I hold today in USAA CIC's Phoenix, Arizona office. One of my duties was supervising claims adjusters and assisting them when they had a difficult claim either because of the facts of the claim or because the policyholder or third-party claimant was not in agreement with USAA CIC's determination. At that point the adjuster can escalate the claim to me. I interacted with Plaintiff after DaNelle Bushnell, who was then an Injury Adjuster that I supervised, escalated his claim to me.

- 21. I was not personally served with the Summons and Complaint in this lawsuit while I was in the State of California or otherwise. I received a copy of the Summons and Complaint through my counsel, Maynard Nexsen LLP.
- 22. Defending a lawsuit against me in California would be quite burdensome for me. Los Angeles, California is nearly 500 miles away from my home and almost 400 miles away from my place of business. To drive between Flagstaff or Phoenix, Arizona and Los Angeles would take 6-8 hours. If I flew, I would still expect a 4-5 hour trip each way when you add in ground travel. Given my limited contact with California outside of the requirements of my position at USAA CIC, I have never contemplated being personally sued in California.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed this 18th day of December 2023, at Flagstaff, Arizona.

Melissa Ordell

M. Cises Ordell



Member Name: JOHN W SIGLER
Member Number: 101 7

Loss Report Number: 7 Date of Loss: 02/28/2020

Company: USAA CASUALTY INSURANCE COMPANY

Texas Unsworn Declaration

My name is Mary Ann Rice, my date of birth is March 18, 1960, and my work address is 9800 Fredericksburg Road, San Antonio, Texas 78288, and United States of America.

I declare under penalty of perjury that the foregoing and attached (policy) is a true and correct copy.

USAA Classification: Internal

110.00-41

Internal



PAGE 1 MAIL MCH-M-I 7818 Y1392 JANUARY 21, 2020

AUTOMOBILE POLICY PACKET

JOHN W SIGLER
LA MIRADA CA

CIC 101 7

POLICY PERIOD: EFFECTIVE FEB 27 2020 TO AUG 27 2020.

IMPORTANT MESSAGES

Refer to your Declarations Page and endorsements to verify that coverages, limits, deductibles and other policy details are correct and meet your insurance needs. Required information forms are also enclosed for your review.

Please refer to attached form entitled "Notice of Information Practices" for privacy notice information.

Check your vehicle for a safety recall today! Visit www.usaa.com/autorecall to learn more.

For information about the available discounts and the factors we use to determine premiums, please read the enclosed flier, "Information Used to Determine Your Premium."

Thank you for renewing your policy and allowing us to continue servicing your insurance needs. If you have any concerns or need to modify or cancel the renewal policy, please contact us immediately.

The amounts of your expiring and renewing annual mileage are the same, and they're listed as Annual Mileage on your Declarations page. If your estimated mileage for the coming year is different from the mileage listed on your Declarations, log on to usaa.com, enter Auto Policy Summary in the search field, and click Change Usage and Annual Mileage. You can also contact us at the number below.

Your Uninsured Motorists Bodily Injury Coverage (UMBI) and Uninsured Motorists Property Damage (UMPD) selection/rejection remains in effect. You may quote different coverage limits and make changes at any time to your policy on usaa.com. Or you may call us at 1-800-531-USAA (8722).

This is not a bill. Any premium charge or change for this policy will be reflected on your next regular monthly statement. Your current billing statement should still be paid by the due date indicated.

To receive this document and others electronically, or manage your Auto Policy online, go to usaa.com.

For U.S. calls: Policy Service (800) 531-8111. Claims (800) 531-8222.

ACS1 49708-0406

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AUTOMOBILE POLICY PACKET CONTINUED

You may exclude from coverage any operator who does not qualify for the California Good Driver Discount. Please refer to the enclosed flier, "Information Used to Determine Your Premium."

TEXTING & DRIVING ... It Can Wait! Join USAA in the movement against distracted driving by going to http://itcanwaitusaa.com to watch powerful videos and take the pledge to not text and drive!

Coverage exclusions apply when your vehicle is used in ride sharing. If you need coverage for ride sharing activities, we're pleased to offer Ride Share Gap Protection. Please contact us for more information or to obtain a quote.

You may designate a third party to receive notice of policy cancellation or nonrenewal by completing the attached form 40CA.

USAA considers many factors when determining your premium. Maintaining safe driving habits is one of the most important steps you can take in keeping your premium as low as possible. A history of claim or driving activity and your USAA payment history may affect your policy premium.

We have provided your ID cards in this packet. You can use the cards to show proof of insurance, if necessary.

ACS2

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER

LA MIRADA CA

JOHN W SIGLER ANHTHU NIGUMEN ALEXANDER JOHN SIGLER

Insurance Company

USAA CASUALTY INSURANCE COMPANY

Policy Number Effective Date Expiration Date
101 7 02/27/20 08/27/20
Vehicle Make/Vehicle Identification Number Year

DCDGE 3D3LS38C25G714004 2005
This policy provides at least the minimum amounts of liability insurance

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy. back

California Evidence of Financial Responsibility Keep this card.

IMPORTANT: The California Financial Responsibility Act (Section 16020) of the Vehicle Code requires every owner or operator of a vehicle subject to the requirements of the Financial Responsibility Act to carry evidence of financial responsibility in the vehicle at all times. Under vehicle code (Section 16028) every driver involved in an accident must provide evidence of financial responsibility at the scene. Failure to comply is an infraction and shall be punishable by fines, impoundment or license suspension.

Additional copies available at usaa.com

CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

California Automobile Insurance Identification Cards

We've issued two identification cards as evidence of liability insurance for your vehicle(s). These cards are valid only as long as liability insurance remains in force. Keep a copy of the ID card in your vehicle at all times.

You may be required to produce your identification card at vehicle registration or inspection, when applying for a driver's license, following an accident, or upon a law enforcement officer's request.

53CA1 Rev. 06-13

01/21/20

55047-0513_02

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER

LA MIRADA CA

JOHN W SIGLER ANHTHU NOLMEN ALEXANDER JOHN SIGLER

Insurance Company

Policy Number Effective Date Expiration Date

101 7 02/27/20 08/27/20

Vehicle Make/Vehicle Identification Number Year DCDGE 3D3LS38C25G714004 2005

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

California Evidence of Financial Responsibility

Keep this card.

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CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

USAA Confidential

EXHIBIT A USAA-SIGLER_000005

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER

LA MIRADA CA

JOHN W SIGLER ANHTHU NGUMEN

ALEXANDER JOHN SIGLER

Insurance Company

USAA CASUALTY INSURANCE COMPANY

Policy Number Effective Date Expiration Date 08/27/20 02/27/20 101 7

Vehicle Make/Vehicle Identification Number Year 2MRDA22276BJ04191

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

back

California Evidence of Financial Responsibility Keep this card.

IMPORTANT: The California Financial Responsibility Act (Section 16020) of the Vehicle Code requires every owner or operator of a vehicle subject to the requirements of the Financial Responsibility Act to carry evidence of financial responsibility in the vehicle at all times. Under vehicle code (Section 16028) every driver involved in an accident must provide evidence of financial responsibility at the scene. Failure to comply is an infraction and shall be punishable by fines, impoundment or license suspension.

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OR 800-531-USAA

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California Automobile Insurance Identification Cards

We've issued two identification cards as evidence of liability insurance for your vehicle(s). These cards are valid only as long as liability insurance remains in force. Keep a copy of the ID card in your vehicle at all times.

You may be required to produce your identification card at vehicle registration or inspection, when applying for a driver's license, following an accident, or upon a law enforcement officer's request.

53CA2 Rev. 06-13

01/21/20

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER LA MIRADA CA

JOHN W SIGLER ANHTHU NGLMEN ALEXANDER JOHN SIGLER

Insurance Company

USAA CASUALTY INSURANCE COMPANY Policy Number Effective Date

08/27/20 02/27/20 Vehicle Make/Vehicle Identification Number Year

MERCURY 2MRDA22276BJ04191 This policy provides at least the minimum amounts of liability insurance

required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

California Evidence of Financial Responsibility Keep this card.

IMPORTANT: The California Financial Responsibility Act (Section 16020) of the Vehicle Code requires every owner or operator of a vehicle subject to the requirements of the Financial Responsibility Act to carry evidence of financial responsibility in the vehicle at all times. Under vehicle code (Section 16028) every driver involved in an accident must provide evidence of financial responsibility at the scene. Failure to comply is an infraction and shall be punishable by fines, impoundment or license suspension.

Additional copies available at usaa.com

CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

USAA Confidential

Expiration Date

USAA-SIGLER_000006

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER ANHTHU NGLMEN

LA MIRADA CA

JOHN W SIGLER ANHTHU NGLMEN

ALEXANDER JOHN SIGLER

Insurance Company

USAA CASUALTY INSURANCE COMPANY

Policy Number Effective Date Expiration Date
101 7 02/27/20 08/27/20
Vehicle Make/Vehicle Identification Number Year

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

2G1WC5E3XD1155837

back

California Evidence of Financial Responsibility Keep this card.

IMPORTANT: The California Financial Responsibility Act (Section 16020) of the Vehicle Code requires every owner or operator of a vehicle subject to the requirements of the Financial Responsibility Act to carry evidence of financial responsibility in the vehicle at all times. Under vehicle code (Section 16028) every driver involved in an accident must provide evidence of financial responsibility at the scene. Failure to comply is an infraction and shall be punishable by fines, impoundment or license suspension.

Additional copies available at usaa.com

CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

California Automobile Insurance Identification Cards

We've issued two identification cards as evidence of liability insurance for your vehicle(s). These cards are valid only as long as liability insurance remains in force. Keep a copy of the ID card in your vehicle at all times.

2013

You may be required to produce your identification card at vehicle registration or inspection, when applying for a driver's license, following an accident, or upon a law enforcement officer's request.

53CA3 Rev. 06-13

01/21/20

55047-0513 02

back

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER ANHTHU NIGUMEN

LA MIRADA CA

JOHN W SIGLER ANHTHU NOLMEN ALEXANDER JOHN SIGLER

Insurance Company

Policy Number Effective Date

Vehicle Make/Vehicle Identification Number Year
O-EV 2G1WC9E3WD1155837 2013

This policy provides at least the minimum amounts of fiability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

California Evidence of Financial Responsibility Keep this card.

IMPORTANT: The California Financial Responsibility Act (Section 16020) of the Vehicle Code requires every owner or operator of a vehicle subject to the requirements of the Financial Responsibility Act to carry evidence of financial responsibility in the vehicle at all times. Under vehicle code (Section 16028) every driver involved in an accident must provide evidence of financial responsibility at the scene. Failure to comply is an infraction and shall be punishable by fines, impoundment or license suspension.

Additional copies available at usaa.com

CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

USAA Confidential

Expiration Date

EXHIBIT A

USAA-SIGLER_000007

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

ANHTHU NOLMEN JOHN W SIGLER

LA MIRADA CA

JOHN W SIGLER ANHTHU NGUMEN

ALEXANDER JOHN SIGLER

Insurance Company

USAA CASUALTY INSURANCE COMPANY

Policy Number Effective Date Expiration Date 08/27/20 02/27/20 101 7

Vehicle Make/Vehicle Identification Number Year DITTE 2C3CDXHG7EH162601 2014

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

back

California Evidence of Financial Responsibility Keep this card.

IMPORTANT: The California Financial Responsibility Act (Section 16020) of the Vehicle Code requires every owner or operator of a vehicle subject to the requirements of the Financial Responsibility Act to carry evidence of financial responsibility in the vehicle at all times. Under vehicle code (Section 16028) every driver involved in an accident must provide evidence of financial responsibility at the scene. Failure to comply is an infraction and shall be punishable by fines, impoundment or license suspension.

Additional copies available at usaa.com

CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

California Automobile Insurance Identification Cards

We've issued two identification cards as evidence of liability insurance for your vehicle(s). These cards are valid only as long as liability insurance remains in force. Keep a copy of the ID card in your vehicle at all times.

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53CA4 Rev. 06-13

01/21/20

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

ANHTHU NOLMEN JOHN W SIGLER

LA MIRADA CA

JOHN W SIGLER ANHTHU NGLMEN ALEXANDER JOHN SIGLER

Insurance Company

USAA CASUALTY INSURANCE COMPANY Policy Number Effective Date

02/27/20 08/27/20 Vehicle Make/Vehicle Identification Number Year DOME 2C3CDXHG7EH162601 2014

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

California Evidence of Financial Responsibility Keep this card.

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CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

USAA Confidential

Expiration Date

USAA-SIGLER_000008 EXHIBIT A

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER WILLA B SIGLER

LA MIRADA CA

JOHN W SIGLER ANHTHU NGJMEN

ALEXANDER JOHN SIGLER

Insurance Company

USAA CASUALTY INSURANCE COMPANY

Policy Number Effective Date Expiration Date 02/27/20 08/27/20

Vehicle Make/Vehicle Identification Number Year OHEV 1GN/RLEDXB.890878 2011

This policy provides at least the minimum amounts of liability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

back

California Evidence of Financial Responsibility Keep this card.

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OR 800-531-USAA

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53CA5 Rev. 06-13

01/21/20

55047-0513_02

back

CALIFORNIA EVIDENCE OF FINANCIAL RESPONSIBILITY

Name and Address of Insured

NAIC 25968

JOHN W SIGLER WILLA B SIGLER LA MIRADA CA

JOHN W SIGLER ANHTHU NOLMEN ALEXANDER JOHN SIGLER

Insurance Company

O-EV

Policy Number Effective Date Expiration Date

101 7 02/27/20 08/27/20

Vehicle Make/Vehicle Identification Number Year

This policy provides at least the minimum amounts of fiability insurance required by the CA VEH CODE SECTION 16056 for the specified vehicle and named insureds and may provide coverage for other persons and other vehicles as provided by the insurance policy.

1GNKRLEDXBJ390878

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Additional copies available at usaa.com

CONTACT US: 210-531-USAA(8722)

OR 800-531-USAA

9800 Fredericksburg Road, San Antonio, Texas 78288

USAA Confidential

USAA-SIGLER_000009



USAA CASUALTY INSURANCE COMPANY

(A Stock Insurance Company) 9800 Fredericksburg Road - San Antonio, Texas 78288 ADDL INFO ON NEXT PAGE MAIL MCH-M-I RENEWAL OF

State 09 12 14 15 wh CA 085085085085XX

POLICYNUMBER 101

POLICY PERIOD:

(12:01 A.M. standard time) EFFECTIVE FEB 27 2020 TO AUG 27 2020

OPERATORS

Named Insured and Address

RENEWAL DECLARATIONS (ATTACH TO PREVIOUS POLICY)

CALIFORNIA AUTO POLICY

01 JOHN W SIGLER

03 ANHTHU NGUYEN

04 ALEXANDER JOHN SIGLER

JOHN W SIGLER

LA MIRADA CA

Description of Vehicle(s) VEH USE* WORKSDICCL Miles | Days VEH YEAR TRADE NAME BODY TYPE IDENTIFICATION NUMBER SYM 3D3LS38C25G714004 09 05 DODGE RAM 3500 4D 3000 P 12 06 HOLIDAY 31CK 0 1KB192M216E158074 MONTEREY LUX MINIVAN 14 06 MERCURY 3000 2MRDA22276BJ04191 Þ 2G1WC5E3XD1155837

3000 13 CHEV IMPALA 4D The Vehicle(s) described herein is principally garaged at the above address unless otherwise stated. * wc-woxsoo: B-Bisness F-Fam: P-Possure

VEH 09 LA MIRADA CA

VEH 14 LA MIRADA CA

12 LA MIRADA CA

This policy provides ONLY those coverages where a premium is shown below. The limits shown may be reduced by policy provisions and may not be combined regardless of the number of vehicles for which a premium is listed unless specifically authorized eleganders in this policy.

COVERACES				VEH	ecifically	VEH		VEH	- 7 (190,000)	VEH	
("ACV" MEANS ACTUA	MITS OF LCASH \			D=DED AMOUNT	-MONTH PREMIUM \$	12 6 D=DED AMOUNT	-MONTH PREMIUM \$	14 6 D=DED AMOUNT		15 6 D-DED AMOUNT	-MONTH PREMIUM \$
PART A - LIABILITY	Marados de la	sin .	New Processor and								
BODILY INJURY EA	PER	\$	500,000	1							
E/	ACC	\$1,	000,000	1	113.98				106.91	4	201.01
PROPERTY DAMAGE EA	ACC	\$	300,000	1	123.49				84.88	1	177.41
PART B - MEDICAL PAY	MENTS									Į l	
E	PER	\$	50,000	1	9.30				12.79	1	29.64
PART C - UNINSURED N	MOTORI	STS								1 1	
BODILY INJURY EX	PER	\$	300,000	1							
E	ACC		500,000		29.21				18.51		31.81
PROPERTY DAMAGE EA	ACC		3,500		100000000000000000000000000000000000000				4.61		
WAIVER OF COLL DE	UCTIB	LE		1	1.21				100000000		1.31
PART D - PHYSICAL DA			ERAGE		520535						11/20073
COMPREHENSIVE LOSS	3	ACV	LESS	D1000	23.90	D1000	22.22			D1000	31.52
COLLISION LOSS			LESS	D1000	10-67-00-00-00-00-00-00-00-00-00-00-00-00-00	and the state of t				D1000	170.68
	IM			-	370.80	-	22.22		227.70	-	643.38

ENDORSEMENTS: ADDED 02-27-20 - NONE

REMAIN IN EFFECT (REFER TO PREVIOUS POLICY) - A073 (05) RSGPCW (01)

INFORMATION FORMS: NIPFCA(05) 320CA(05) CADS(04) 40CA(01) 13580(03)

999CA(19)

09 RMM47000N | | | In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas,

on this date JANUARY 21, 2020

Navirist Elmide

A Kome There

Dencen Donnley Sugretary S. Wayne Peacock, President

5000 C 05-12 53383-05-12 0901119cb45924fc

USAA Confidential

17

#:2406 ADDL INFO ON NEXT PAGE

USAA CASUALTY INSURANCE COMPANY

(A Stock Insurance Company) 9800 Fredericksburg Road - San Antonio, Texas 78288 CALIFORNIA AUTO POLICY

State 16,17 POLICY NUMBER Ven CA 085085 XX 101 A.M. standard time EFFECTIVE FEB 27 2020 TO AUG 27 2020

PAGE 10

RENEWAL DECLARATIONS (ATTACH TO PREVIOUS POLICY)

Named Insured and Address

JOHN W SIGLER

LA MIRADA CA

Description of Vehicle(s)					VEHUS	SE 1		ана		
VEH	YEAR	TRADE NAME	MODEL.	BODY TYPE	ANNUAL MILEAGE	IDENTIFICATION NUMBER	SYM		Miles Vily	View.
16 17	14 11	DODGE CHEV	CHRGR 4D SXT TRAVERSE	4D 4D	3900 1000	2C3CDXHG7EH162601 1GNKRLEDXBJ390878		D, D,		

The Vehicle(s) described herein is principally garaged at the above address unless otherwise stated. WC-WookScroot B-Business F-Farm P-Possure VEH 16 LA MIRADA CA

VEH 17 LA MIRADA CA

This policy provides ONLY those coverages where a premium is shown below. The limits shown may be reduced by policy provisions and may not be combined regardless of the number of vehicles for which a premium is listed unless specifically authorized elsewhere in this policy.

COVERAGES LIMITS OF LIABILITY ("ACV" MEANS ACTUAL CASH VALUE)	16 6	-MONTH PREMIUM	17 6	-MONTH	VEH	PREMIUM S	VEH	PREMIUM S
PART A - LIABILITY							1	
BODILY INJURY EA PER \$ 500,000	9							
EA ACC \$1,000,000	al l	117.82		66.59			1 1	
PROPERTY DAMAGE EA ACC \$ 300,000	d	87.73		63.96			1 1	
PART B - MEDICAL PAYMENTS		SHEED COOL		1,776,000,000			1 1	
EA PER \$ 50,000		15.41		9.21			1 1	
PART C - UNINSURED MOTORISTS		Part Table 1		10000000			1 1	
BODILY INJURY EA PER \$ 300,000							1 1	
EA ACC \$ 500,000		30.48		15.72			1 1	
WAIVER OF COLL DEDUCTIBLE	1	1.26	1	.65			1 1	
PART D - PHYSICAL DAMAGE COVERAGE		******	1		1		1 1	
COMPREHENSIVE LOSS ACV LESS	D1000	20 24	01000	19.21			1 1	
[1] 전경 [1] [1] [1] [1] [1] [1] [1] [1] [1] [1]							1 1	
COLLISION LOSS ACV LESS	D1000	101.28	D1000	66.48				
VEHICLE TOTAL PREMIUM		374.22		241.82				
C MONTHL PROMITING A 1000 14								
6 MONTH PREMIUM \$ 1880.14	Nom	N DITT	oma m	DMDNID O	O BOT	T-ONE:		
PREMIUM DUE AT INCEPTION. THIS IS 8 69.18 INCLUDED IN PREMIUM FOR	Company of the compan	A BILL,	100000000000000000000000000000000000000	EMENT T		ICTION	day	

INCLUDED IN PREMIUM FOR VEH 15 AS A RESULT OF A CONVICTION (S).

ADDITIONAL MESSAGE(S) - SEE FOLLOWING PAGE(S)

VEH 17 ADDNL INTEREST - CO-OWNER WILLA B SIGLER,

LA MIRADA, CA ENDT A073 APPLIES

In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas,

on this date JANUARY 21, 2020

News Himsely-

A Kome There

Dencen Donnley Sugretary S. Wayne Peacock, President

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USAA Confidential EXHIBIT A

USAA-SIGLER 000011

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USAA CASUALTY INSURANCE COMPANY POLICY NUMBER (A Stock Insurance Company) Ven 9800 Fredericksburg Road - San Antonio, Texas 78288 XX 101 POLICY PERIOD: CALIFORNIA AUTO POLICY 12:01 A.M. standard time) EFFECTIVE FEB 27 2020 TO AUG 27 2020 RENEWAL DECLARATIONS (ATTACH TO PREVIOUS POLICY) Named Insured and Address JOHN W SIGLER LA MIRADA CA Description of Vehicle(s) VCRNSO-CO. Mies Des Wey Week VEH USE WHA! VIEW YEAR TRADE NAME MODEL BODY TYPE **DENTIFICATION NUMBER** SYM The Vehicle(s) described herein is principally garaged at the above address unless otherwise stated. WC-Wox Scroot B-Blancos F-Fath P-Passure This policy provides ONLY those coverages where a premium is shown below. The limits shown may be reduced by policy provisions and may not be combined regardless of the number of vehicles for which a premium is listed unless specifically authorized elsewhere in this policy. VEH VEH VEH LIMITS OF LIABILITY COVERAGES ("ACV" MEANS ACTUAL CASH VALUE) D-DED PREMIUM AMOUNT S D-DED PREMIUM AMOUNT S D-DED PREMIUM AMOUNT S D-DED PREMIUM THE FOLLOWING COVERAGE(S) DEFINED IN THIS POLICY ARE NOT PROVIDED FOR: VEH 09 - EXTENDED BENEFITS COVERAGE, RENTAL REIMBURSEMENT, TOWING AND LABOR VEH 12 - COLLISION VEH 14 - EXTENDED BENEFITS COVERAGE, COMPREHENSIVE, COLLISION, RENTAL REIMBURSEMENT, TOWING AND LABOR VEH 15 - EXTENDED BENEFITS COVERAGE, RENTAL REIMBURSEMENT, TOWING AND LABOR VEH 16 - EXTENDED BENEFITS COVERAGE, RENTAL REIMBURSEMENT, TOWING AND LABOR VEH 17 - EXTENDED BENEFITS COVERAGE, RENTAL REIMBURSEMENT, TOWING AND LABOR

In WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary at San Antonio, Texas,

on this date JANUARY 21, 2020

K. Berrich Elmede-

A Name Thank

Densen Bonniey Sugretary S. Wayne Peacock, President

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USAA Confidential EXHIBIT A

USAA-SIGLER_000012



SUPPLEMENTAL INFORMATION

EFFECTIVE FEB 27 2020 TO AUG 27 2020

The following approximate premium discounts or credits have already been applied to reduce your policy premium costs.

NOTE: Age or senior citizen status, if allowed by your state/location, was taken into consideration when your rates were set and your premiums have already been adjusted.

VEHICLE 09		
ANNUAL MILEAGE DISCOUNT	-5	170.68
GOOD DRIVER DISCOUNT	- S	92.69
OPERATOR 01	17.0	
MULTI-CAR DISCOUNT	- S	22.11
MULTI-POLICY DISCOUNT		46.69
HOME	20.70	
PASSIVE RESTRAINT DISCOUNT	-\$	1.15
PERSISTENCY DISCOUNT	-\$	57.29
PREMIER OPERATOR DISCOUNT	-\$	
VEHICLE 14		
ANNUAL MILEAGE DISCOUNT	~ S	115.91
GOOD DRIVER DISCOUNT	-\$	
OPERATOR 01	5-25-76-7	
MULTI-CAR DISCOUNT	-\$	13.88
MULTI-POLICY DISCOUNT	-\$	29.32
HOME	100	15 (20) (30)
PASSIVE RESTRAINT DISCOUNT	~ S	1.58
PERSISTENCY DISCOUNT	-\$	35.99
PREMIER OPERATOR DISCOUNT	-\$	46.57
VEHICLE 15		
ANNUAL MILEAGE DISCOUNT	-\$	307.80
GOOD DRIVER DISCOUNT	-\$	160.84
OPERATOR 04		
MULTI-CAR DISCOUNT		40.04
MULTI-POLICY DISCOUNT	-\$	84.54
HOME		
PASSIVE RESTRAINT DISCOUNT		3.66
PERSISTENCY DISCOUNT		103.74
PREMIER OPERATOR DISCOUNT	-\$	134.28
VEHICLE 16		
ANNUAL MILEAGE DISCOUNT		127.94
ANTI-THEFT DISCOUNT	-\$	
GOOD DRIVER DISCOUNT OPERATOR 03	-\$	93.54
MULTI-CAR DISCOUNT	-\$	22.34
MULTI-POLICY DISCOUNT		47.14
HOME	-\$	1 00
PASSIVE RESTRAINT DISCOUNT		
PERSISTENCY DISCOUNT	-\$	
PREMIER OPERATOR DISCOUNT	-\$	74.89

SUPDECCW Rev. 7-95

JANUARY 21, 2020

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EXHIBIT A 20

USAA Confidential

PAGE 13 7101 CIC



SUPPLEMENTAL INFORMATION

EFFECTIVE FEB 27 2020 TO AUG 27 2020

The following approximate premium discounts or credits have already been applied to reduce your policy premium costs.

NOTE: Age or senior citizen status, if allowed by your state/location, was taken into consideration when your rates were set and your premiums have already been adjusted.

VEHICLE 17		
ANNUAL MILEAGE DISCOUNT	-\$	235.18
GOOD DRIVER DISCOUNT OPERATOR 01	-\$	60.45
MULTI-CAR DISCOUNT	-\$	13.63
MULTI-POLICY DISCOUNT HOME	-\$	28.77
PASSIVE RESTRAINT DISCOUNT	-\$	1.14
PERSISTENCY DISCOUNT	-\$	35.32
PREMIER OPERATOR DISCOUNT	-\$	45.68

SUPDECCW Rev. 7-95

USAA Confidential

JANUARY 21, 2020

NOTICE OF INFORMATION PRACTICES

This notice describes the information practices of the:

- United Services Automobile Association.
- · USAA Casualty Insurance Company,
- USAA General Indemnity Company, and
- Garrison Property and Casualty Insurance Company.

These practices relate to the information we have about you. You may have also received our "Privacy Promise." However, the laws in your state require that we give you this notice. Any other notice does not limit your rights in this notice.

COLLECTION OF INFORMATION

We collect information about you, and the individuals you add on your policy, from various sources. This data may be gathered from you and other sources by telephone, in person, electronically, or by mail. Some examples are shown below:

- · Information you provide on applications and other forms, such as name, address, and date of birth.
- Information about your transactions with us, or with other companies. This means, for example, a
 request for a new policy, a policy change, or a billing transaction.
- · Information from consumer reporting agencies, such as a motor vehicle report.
- Data from research firms and other data providers.
- Information gathered during the process of handling insurance claims, including health information.
- Information from government agencies, such as accident or theft reports.

SHARING OF INFORMATION AS PERMITTED BY LAW

We may need to share some information about our current or former customers outside of USAA to properly manage our business. This includes sharing to efficiently service your accounts, to comply with laws, and for other routine business practices. For example, we may share such information with:

- · You, when handling your insurance transactions.
- Our affiliates.
- Businesses that provide information to us or assist in settling claims. This may involve other insurers, medical care institutions or professionals, or repair shops.
- · Regulatory, law enforcement, or other government agencies.
- Those who provide us a business service or help us with an insurance function, such as printers, mail houses, appraisers, or insurance support organizations.
- Those who assist us in detecting or preventing criminal activity, fraud, material misrepresentation, or material nondisclosure in connection with an insurance transaction.
- Those who serve us with a facially valid administrative or judicial order, including a search warrant or subpoena.
- · Those who conduct actuarial or research studies.

IMPORTANT PRIVACY CHOICES

USAA provides two privacy opt out choices: (1) limit the information USAA uses for marketing and (2) limit the flow of information within USAA. You may opt out online by updating your Privacy Preferences at usaa.com/optout, or by calling us at (800) 531-7154. Opting out will make it difficult for us to serve you as you might expect. If you opt out:

- We may need you to repeat information that you have already provided and we may not be able to pre-fill applications for you.
- We may have to transfer your phone calls more often.
- We may not have information that allows us to offer you the products that best meet your needs.

50873-0114_01 Page 1 of 2

NIP-F-CA(05) Rev. 01-14

AUTHORIZATION TO SHARE

We honor any additional rights you may have under state laws. By not opting out, you authorize us to use and share your information within USAA.

SECURITY AND CONFIDENTIALITY PRACTICES

USAA protects the information we collect. Access to this information is limited to those persons who must have it to do their jobs. We also have:

- Physical security at our buildings.
- Password protected databases and virus/intrusion detection software.
- Privacy compliance audits.

INFORMATION FOR INTERNET USERS

USAA uses Internet cookies and related technology for your security, to manage our site and to provide more relevant offers. Visit our Security Center at usaa.com to learn more.

USAA collects personal information on USAA websites, web pages and "apps", as well as public information posted on social media, for site management, security, business and marketing purposes. Examples of information we may collect include: previous URL you visited, transaction information you submit, and clicks on USAA ads and related pages.

REVIEWING AND CORRECTING PERSONAL INFORMATION

You may review our files of personal information about you. You may do this in person or request a copy. We are not required to provide information that relates to any claim, whether paid or not, or when the possibility of a lawsuit reasonably exists.

The review request must

- Be in writing.
- Specify the type of personal information you wish to review.
- Include your name, address, and policy number.
- Be mailed to: USAA, 9800 Fredericksburg Road, San Antonio, Texas 78288-0342.

After we receive your request, we will:

- Inform you of the nature of the information we have.
- Confirm if the data you are requesting is available.
- Advise you of processing and copy fees. These fees are due before we provide any copies you request.

If you request medical information supplied by a medical care institution or professional, we will release the information to you and tell you the source of the information. If you direct us, we will release copies of this information to the licensed medical professional you designate. Mental health information may be supplied to you only with the approval of a qualified professional with treatment responsibility for the condition to which the information relates.

You may also request that we correct, amend, or delete incorrect personal information we have about you. This request must

- · Be made to us in writing.
- Be made separate from a review request.
- Explain what you believe is incorrect and why.
- Be mailed to the address given above.

INSURANCE SUPPORT ORGANIZATIONS AND THE INFORMATION RETAINED

Insurance support organizations may keep information they give us. These firms may share that information with other persons as permitted by law.

NIP-F-CA(05) Rev. 01-14

Page 2 of 2



COMPLAINT NOTICE

Should any dispute arise about your premium or about a claim that you have filed, write or call us. The information shown below applies to the company displayed on the declaration page.

usaa.com

9800 Fredericksburg Rd. San Antonio, Texas 78288

(800) 531-USAA (8722)

The Department of Insurance should only be contacted if the problem cannot be resolved. You may write or call the Department of Insurance at:

www.insurance.ca.gov

California Department of Insurance Consumer Services Division 300 S. Spring Street Los Angeles, California 90013

(800) 927-HELP (4357)

320CA(05) Rev. 10-16

55207-1016 Page 1 of 1



INFORMATION USED TO DETERMINE YOUR PREMIUM IN CALIFORNIA

This information is designed to help you understand the factors we use to determine the premiums you pay for each private passenger vehicle we insure and to make you aware of all the discounts we offer. There is also an explanation of the Classification Code you see on your Declarations Page.

Factor	Explanation of factor
Driving experience	The number of years a driver has been licensed to drive.
Location	Where you garage your vehicle.
Vehicle type	The year, make and model of the vehicle, as well as its safety and security features.
Vehicle use	How the vehicle is used (i.e., business, farm, or other) and the total miles driven annually.
Financial Responsibility Surcharge	An additional premium charged when we must file a certificate of financial responsibility with the state at your request.
Chargeable incidents	The rating plan we submitted to the California Department of Insurance allows us to consider convictions and at-fault accidents when determining your premium. We may charge additional premium for incidents accumulated within three years of the policy issue or renewal date. These chargeable incidents affect the premiums for the major coverages displayed on the Declarations page.
	 Conviction – A moving motor vehicle conviction. At-fault accident – An accident for which the driver is 51% or more legally responsible and the accident outcome included a fatality, bodily injuries and/or property and/or collision damage in excess of \$1,000.
Discounts	Discounts apply to your vehicle and/or the insured drivers in the household.

CADS(04) Rev. 08-16

DISCOUNTS

We will automatically include all discounts that we know apply to your vehicle and the insured drivers in the household. Your discounts are listed on the Supplemental Information page attached to your policy. The following discounts are available.

Discount	Is offered				
Anti-theft	When your vehicle is equipped with a vehicle recovery system (a system that emits a signal when activated).				
Away at School When a driver is an occasional operator with less than 14 years driving experience, is a full-time student and resides more than 1 miles away from home without a vehicle.					
Driver Training To drivers with less than three years of driving experience who successfully completed an approved driver training course.					
Good Student	To drivers with fewer than nine years driving experience who are full-time students maintaining at least a 3.0 or a "B" average.				
Good Driver	To drivers who have both of the following:				
	 A three year history of: Continuous licensing. No more than one traffic conviction or at-fault accident with physical damages exceeding \$1,000 and No at-fault accidents involving bodily injuries exceeding \$1,000 or a fatality. A 10-year history of no convictions for driving under the influence of alcohol and/or drugs. 				
	If a driver no longer qualifies for the Good Driver Discount, you may exclude the driver from coverage.				
Mature Driver Improvement Course To principal drivers, age 55 or older, who successfully commature driver improvement course approved by the Californ Department of Motor Vehicles. We'll need a copy of the coertificate to apply the discount. The discount renews auto for three years after the course completion date if the driving at-fault accidents or convictions.					
Military Installation Garaging	When a vehicle is garaged on a military installation.				
Multi-Car	When we insure two or more eligible vehicles on the same policy.				
Multi-Policy	When you have other policies (non-auto) in effect with us when your auto policy is issued or renewed.				
New Vehicle	When your vehicle is no more than three years old. For the purpose of this discount, a vehicle ages as of Oct. 1 of the current year.				
Occasional Operator	To an insured driver who is neither the owner nor principal driver of any one vehicle.				

CADS(4) Rev. 08-16 Page 2 of 4



Passive Restraint Device	When your vehicle is equipped with airbag(s) and/or automatic seatbelts.
Persistency	Based on the number of years you have continuously maintained an active auto policy with us.
Premier Operator	To an insured driver who has at least five years driving experience, qualifies for the Good Driver Discount and has neither an at-fault accident nor major conviction within the previous five years.
Storage Discount	When your vehicle is being stored in a secure location and you, or others, will not drive the vehicle.
Vehicle Injury	When a vehicle from model years 1985 to 1997 has significantly better than average personal injury loss experience. Note: An additional charge may apply to vehicles with significantly worse than average experience.

Explanation of Classification Codes

On the bottom of your Declarations page, you will see a box similar to the example below. The alpha or numeric characters in the bottom line of the box are codes that reflect information used to determine the premium for the major coverages: Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage and Uninsured Motorists Property Damage Waiver of Collision Deductible. The following example and explanation will help you understand the codes.

VEH	01	RSM25	000	N

This code means vehicle 01 is located in your state of primary residence and the rated driver is a single male, licensed 25 years with zero accidents or convictions, and no financial responsibility surcharge.

CLASSIFICATION CODES

Character	Symbol	Means
1 at	R	This vehicle is located in your state of primary residence.
010	Α	This vehicle is located in a state other than your primary residence.
	L	This vehicle is located in your state of primary residence, and the driver associated with it has a learner's permit.
2 nd	M	Married
	S	Single
3 rd	F	Female
	M	Male
4 th and 5 th	##	Number of years licensed to drive.
6 th - 8 th	***	The first digit indicates the number of accidents and the other two are the number of points assigned for moving traffic violations. Note: An "A" in the first position means there are more than 10 accidents.
9 th	Y or N	Indicates whether there is a financial responsibility surcharge.

CADS(04) Rev. 08-16

Page 3 of 4



Exception Codes for characters 1-5:

Code	Appears when	
XXX99	The vehicle is located in your state of primary residence, there are more vehicles than drivers and all licensed drivers on the policy are already associated with other vehicles.	

If you have questions, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

CADS(04) Rev. 08-16

CA Third-Party Designee Notice

You are entitled to designate another person to receive any termination, expiration, nonrenewal cancellation notice involving this California insurance policy. Such notifications will be made to the designee in addition to any notifications made to you, the named insured.

To make a third-party designation, you must provide us with your written authorization, as well as written acknowledgement by your designee.

If you would like to appoint a designee, please become familiar with the following stipulations and review them with the designated person:

- The appointment of a designee will apply to your automobile, homeowners, rental property insurance or renters policies.
- Your designee is only authorized to receive copies of notices of policy cancellations or non-renewals. All other correspondence between you and USAA will remain confidential.
- Your designee will have no authority to act on your behalf to make any policy changes or conduct any other business involving your account. If you would like to authorize someone to handle your account and policies, please let us know. We can arrange that with a power of attorney.
- Your designee will incur no liability by accepting this designation by you.
- You may discontinue the appointment of the designee at any time by notifying us in writing. We recommend that you advise your designee of these types of changes, since we will not send your designee any notice.
- You may appoint another designee by following the same process you used to appoint your first designee.
- To appoint a designee, provide us with your request on the enclosed form.

If you have any additional questions about making a third-party designation, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

40CA(01) 01-16 PS.003737616.40CA.07101



129510-1015 Page 1 of 2

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CIC	-	7101	

Request for Appointment of Third-Party Insurance Notification Designee

Member Name	USAA Member Number
Member Address	
The following designee is authorized t non-renewal of my auto and or home	to receive a separate copy of any notices of cancellation or owners (RPI) policies.
Designee Name	
(for Mational	
Member's Signature	Date
understand that I will be sent copies o	urance notification designee for the member named above. I of any cancellation or non-renewal of the auto, homeowners, rental as of the above member. Additionally, I do not incur any liability by
Designee's Signature	Date
Mail to: USAA	
9800 Fredericksburg Rd San Antonio, TX 78288	
Both parties must sign where indic	ated.

40CA(01) 01-16 PS.003737616.40CA.07101



Page 2 of 2

Reasons for a Policy Premium Increase, Cancellation, or Nonrenewal

The following table lists specific reasons we would increase premiums, nonrenew, or cancel automobile policies in California.

Action	Reasons	
Premium increase	Change in: Vehicle. Vehicle location. Vehicle use. Driver. Addition or deletion of a vehicle or driver. Loss of a premium discount or credit.	
Premium increase or nonrenewal	An insured driver on the policy was: Primarily responsible for an accident and the insurer paid a claim for bodily injury, property and/or collision damage in excess of the state's dollar threshold. Convicted of violating any provision of the Vehicle Code or Penal Code involving the operation of a motor vehicle. Any reason not stated that is both lawful and not unfairly discriminatory.	
Cancellation or nonrenewal	Non-payment of premium. Suspended or revoked driver's license. Fraudulent claim. Material misrepresentation of rating or underwriting information. Substantial Increase in the risk of hazard.	

13580(03) Rev. 11-07

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13580-1107



CIC

PAGE 24 7101

CALIFORNIA UNINSURED MOTORISTS COVERAGES UNINSURED MOTORISTS BODILY INJURY COVERAGE

Below you will find a brief explanation of Uninsured Motorists Bodily Injury Coverage in California. This explanation is only an overview, and it does not replace or supplement any of the provisions of your policy. Please see your policy for details because the policy controls all issues of coverage.

If you have questions or want to discuss or increase your limits, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722. You can complete this form online at usaa.com.

Rejection of Uninsured Motorists Bodily Injury Coverage

The California Insurance Code requires an insurer to provide uninsured motorists coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name.

Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, that the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. Uninsured motor coverage does not provide any insurance with respect to a vehicle you do not own if the owner of that vehicle has similar insurance.

An uninsured motor vehicle includes an unidentified hit-and-run vehicle, or an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code. Uninsured Motorists Bodily Injury Coverage pays if you are injured by an at fault motorist whose Bodily Injury Liability limits are less than your Uninsured Motorists Bodily Injury Coverage limits and less than the amount of damages you are legally entitled to recover from that at-fault motorist. The at-fault motorist's policy pays its Bodily Injury Liability limits first, then your Uninsured Motorists Bodily Injury Coverage pays the lesser of:

- · any remaining loss, or
- the difference between the driver's Bodily Injury Liability and your Uninsured Motorists Bodily Injury Coverage limits.

TO REJECT UNINSURED MOTORISTS BODILY INJURY COVERAGE, COMPLETE THE REJECTION SECTION ON THE ATTACHED REJECTION/SELECTION FORM OR COMPLETE THIS FORM ON USAA.COM.

Reduction of Uninsured Motorists Bodily Injury Coverage

The California Insurance Code requires an insurer to provide uninsured motorists coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to agree to provide coverage in an amount less than that required by subdivision (m) of Section 11580.2 of the Insurance Code, but not less than the financial responsibility requirements of \$15,000/30,000.

999CA(19) Rev. 08-19 PS.003737616.40CA.07101



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Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, that the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. Uninsured motorists coverage does not provide any insurance with respect to a vehicle you do not own if the owner of that vehicle has similar insurance.

An uninsured motor vehicle includes an unidentified hit-and-run vehicle, or an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code. Uninsured Motorists Bodily Injury coverage pays if you are injured by an at-fault motorist whose Bodily Injury Liability limits are less than your Uninsured Motorists Bodily Injury limits and less than the amount of damages you are legally entitled to recover from the at-fault motorist. The at-fault motorist's policy pays its Bodily Injury Liability limits first, then your Uninsured Motorists Bodily Injury Coverage pays the lesser of:

- · any remaining loss, or
- the difference between the driver's Bodily Injury Liability limits and your Uninsured Motorists Bodily Injury Coverage limits.

TO REDUCE UNINSURED MOTORISTS BODILY INJURY COVERAGE, COMPLETE THE REDUCTION SECTION ON THE ATTACHED REJECTION/SELECTION FORM OR COMPLETE THE FORM ON USAA.COM.

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PAGE 26 7101 CIC

REJECTION OF UNINSURED MOTORIST COVERAGE LIMIT

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	the form only if you want to reject you do not want to reject Uninsure	
I reject Uninsured Muntil I request otherwise. I Coverage if I reject Uninsure	otorists Bodily Injury Coverage for this punderstand that I cannot have Uninsued Motorists Bodily Injury.	policy and all subsequent renewals ared Motorists Property Damage
Please read this form car read and understand this info	refully before you sign. By signing the primation.	is form, you agree that you have
USAA Number	Signature of Named Insured	Date
	UNINSURED MOTORIST COVERAGION IS REQUIRED. PLEASE RETURN T	
REDUCTION OF U	JNINSURED MOTORISTS BODILY INJU	RY COVERAGE LIMITS
Coverage in the follow	of the form only if you want Uni ving limits for this policy and all so ower than that required by subdivision de.	ubsequent renewals, which you
The premiums below ref all vehicles insured on thi	lect the total premium for Uninsured Mo s policy.	torists Bodily Injury Coverage for
Selected Limits per per	son/per accident Premium:	
□ \$15,000/\$30,000 \$	47.09	
\$20,000/\$40,000 \$	67.82	
\$25,000/\$50,000 \$	73.93	
Uninsured Motorists B Liability limits.	odily Injury Coverage limits may no	t exceed the Bodily Injury (BI)
Please read this form can read and understand this info	refully before you sign. By signing the ormation.	is form, you agree that you have
USAA Number	Signature of Named Insured	Date
If this form is sent by fax	machine or other electronic means,	the sender adopts the document

received by USAA as a duplicate original and adopts the signature received by USAA as the sender's original signature.

You can return this form to:

Mail: USAA

9800 Fredericksburg Road San Antonio, TX 78288

Fax: 210-531-8877 or 800-531-8877

Online: usaa.com

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ADDITIONAL COVERED PERSON ENDORSEMENT

The coverage provided by this Endorsement is subject to all the provisions of the policy and amendments except as they are modified in this Endorsement.

This endorsement is added at the request of the named insured. It forms a part of the auto policy to which it is attached. It is effective from the policy effective date or from the date shown on the amended Declarations.

Coverage under this endorsement does not:

- 1. Grant membership;
- Grant associate membership;
- Imply eligibility for membership;
- Imply eligibility for associate membership.

With respect to your covered auto described on the Declarations, we agree that coverage under Part A - Liability Coverage applies to each additional covered person shown on the Declarations. However, this applies only to the extent that the additional covered person qualifies as a covered person under Paragraph 3. of the definition of covered person in Part A of this policy.

Our inclusion of this additional covered person does not operate to increase the limits shown on the Declarations. The additional covered person shown on the Declarations is not responsible for the payment of any premiums. Any premiums returned and any dividend we may declare will be paid to the named insured.

The named insured is authorized to act for the additional covered person in all matters relating to this insurance. The additional covered person may not make any changes to or cancel the policy of the named insured.

We will not provide any written notice of:

- 1. Cancellation;
- 2. Nonrenewal: or
- Policy changes;

to the additional covered person.

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USAA°

AMENDMENT OF POLICY PROVISIONS - RIDE SHARING ACTIVITY

This Amendment forms a part of the auto policy to which it is attached, and it modifies that policy as follows:

Notwithstanding Paragraph 3. of the definition of covered person in Part A – Liability, covered person does not include any Transportation Network Company.

EXCLUSION

We do not provide coverage under this policy for accident or loss that occurs while any covered person is operating or occupying a vehicle engaged in ride sharing activity in conjunction with a Transportation Network Company. This exclusion does not apply to a share—the—expense car pool.

This exclusion applies during the time the covered person is logged on to the Transportation Network Company's online-enabled application or platform and available to accept a passenger or delivery assignment, whether or not a passenger or delivery assignment has been accepted. When a passenger or delivery assignment has been accepted, coverage is excluded while the passenger or property to be delivered is occupying your covered auto.

However, if a premium for Ride Share Gap Protection is shown on the Declarations for your covered auto:

- This exclusion does not apply with respect to that vehicle during the time when the covered person is logged on to the Transportation Network Company's online-enabled application or platform and available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment; and
- Coverage under this policy will extend with respect to that vehicle during the time when the covered person is logged on to the Transportation Network Company's

- online-enabled application or platform and available to accept a passenger or delivery assignment, but has not yet accepted a passenger or delivery assignment.
- When a passenger or delivery assignment has been accepted, coverage will not extend while the passenger or property to be delivered is occupying your covered auto.

DEFINITIONS

The following definitions apply:

- "Ride sharing activity" means use of your covered auto to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company.
- "Transportation Network Company"
 means a person or entity that provides
 prearranged transportation services for
 compensation using an online-enabled
 application or platform to connect clients
 with drivers who use their personal vehicles
 to provide the requested transportation.
 Examples of a Transportation Network
 Company include, but are not limited to
 Uber, SideCar and Lyft.

DUTIES

The following duties apply:

- You must notify us if any covered person is participating in ride sharing activity.
- For accident or loss that occurs while any covered person is operating a vehicle engaged in ride sharing activity, any person or entity seeking any coverage or

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payment of any benefits must cooperate with us to ensure we are provided with pertinent data regarding the loss, including the precise dates and times:

- The covered person logged on and off the Transportation Network
 Company's online-enabled application or platform; and
- When a passenger or delivery assignment was accepted through such application or platform.

You must cooperate with us by executing an authorization to obtain the pertinent data and records regarding the loss, if such authorization is necessary for release of the data or records.

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EXHIBIT A



USAA 9800 Fredericksburg Road San Antonio, Texas 78288

CALIFORNIA AUTO POLICY

READ YOUR POLICY, DECLARATIONS AND ENDORSEMENTS CAREFULLY

The automobile insurance contract between the named insured and the company shown on the Declarations page consists of this policy plus the Declarations page and any applicable endorsements. The Quick Reference section outlines essential information contained on the Declarations and the major parts of the policy.

The policy provides the coverages and amounts of insurance shown on the Declarations for which a premium is shown.

This is a participating policy. You are entitled to dividends as may be declared by the board of directors.

If this policy is issued by United Services Automobile Association ("USAA"), a reciprocal interinsurance exchange, the following apply:

- By purchasing this policy you are a member of USAA and are subject to its bylaws.
- This is a non-assessable policy. You are liable only for the amount of your premium as USAA has a free surplus in compliance with Article 19.03 of the Texas Insurance Code of 1951, as amended.
- The board of directors may annually allocate a portion of USAA's surplus to Subscriber's Accounts. Amounts allocated to such accounts remain a part of USAA's surplus and may be used as necessary to support the operations of the Association. A member shall have no right to any balance in the member's account except until following termination of membership, as provided in the bylaws.

QUICK REFEREN

	DECLARATIONS PAGE			
	Named Insured and Address Policy Period Operators Description of Vehicle(s) Coverages, Amounts of Insurance and Premiums Endorsements			
Beginning 3 on Page 3	Agreement and Definitions			
Part A 4	Liability Coverage			
	Definitions Insuring Agreement Bodily Injury Liability Coverage and Property Damage Liability Coverage Limit of Liability Supplementary Payments Exclusions Out of State Coverage Other Insurance			
Part B 8	Medical Payments Coverage			
	Definitions Insuring Agreement Medical Payments Coverage Extended Benefits Coverage Limit of Liability Exclusions Other Insurance Special Provisions			
	(Quick Reference continued on Page 2			

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Part C 12	Uninsured Motorists Coverage	Part E 23	General Provisions
	Definitions Insuring Agreement Limit of Liability Exclusions Other Insurance Non-Duplication Loss Payable Clause		Bankruptcy Changes Conformity to Law Duties After an Accident or Los Legal Action Against Us Misrepresentation Non-Duplication of Payment Ownership
Part D 17	Physical Damage Coverage		Policy Period and Territory Reducing the Risk of Loss
	Definitions Insuring Agreement Comprehensive Coverage Collision Coverage Rental Reimbursement Coverage USAA Roadside Assistance Limit of Liability Payment of Loss Loss Payable Clause Waiver of Collision Deductible Exclusions No Benefit to Bailee Other Sources of Recovery Appraisal		Spouse Access Termination Transfer of Your Interest in this Policy Two or More Auto Policies

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CALIFORNIA AUTO POLICY

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we will provide the coverages and limits of liability for which a premium is shown on the Declarations.

DEFINITIONS

The words defined below are used throughout this policy. They are in boldface when used.

- A. "You" and "your" refer to the "named insured" shown on the Declarations and spouse or registered domestic partner if a resident of the same household.
 - Throughout this policy, when the word "spouse" is used, it also refers to a registered domestic partner.
- B. "We," "us," and "our" refer to the Company providing this insurance.
- C. "Auto business" means the business of altering, customizing, leasing, parking, repairing, road testing, delivering, selling, servicing, towing, repossessing or storing vehicles.
- D. "Bodily injury" (referred to as BI).
 - "Bodily injury" means bodily harm, sickness, disease or death.
 - "Bodily injury" does not include mental injuries such as emotional distress, mental anguish, humiliation, mental distress, or any similar injury unless it arises out of physical injury to some
- E. "Driving contest or challenge" includes, but is not limited to:
 - A competition against other people, vehicles, or time; or

- 2. An activity that challenges the speed or handling characteristics of a vehicle or improves or demonstrates driving skills, provided the activity occurs on a track or course that is closed from non-participants.
- F. "Family member" means a person related to you by blood, marriage, registered domestic partnership under California law, or adoption who resides primarily in your household. This includes a ward or foster child.
- G. "Fungi" means any type or form of fungi, including mold or mildew, and includes any mycotoxins, spores, scents, or byproducts produced or released by fungi.
- H. "Miscellaneous vehicle" means the following motorized vehicles: motor home; golf cart; snowmobile; all-terrain vehicle; or dune buggy.
- "Motorcycle" means a two- or threewheeled motor vehicle that is subject to motor vehicle licensing in the location where the motorcycle is principally garaged.
- J. "Newly acquired vehicle."
 - 1. "Newly acquired vehicle" means a vehicle, not insured under another policy, that is acquired by you or any family member during the policy period and is:
 - A private passenger auto, pickup, trailer or van:

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- A miscellaneous vehicle that is not used in any business or occupation;
- A motorcycle, but only if a motorcycle is shown on the current Declarations.
- 2. We will automatically provide for the newly acquired vehicle the broadest coverages as are provided for any vehicle shown on the Declarations. If your policy does not provide Comprehensive Coverage or Collision Coverage, we will automatically provide these coverages for the newly acquired vehicle subject to a \$500 deductible for each loss.
- 3. Any automatic provision of coverage under J.2, will apply for up to 30 days after the date you or any family member becomes the owner of the newly acquired vehicle, If you wish to continue coverage for the newly acquired vehicle beyond this 30-day period, you must request it during this 30-day period, and we must agree to provide the coverage you request for this vehicle. If you request coverage after this 30-day period, any coverage that we agree to provide will be effective at the date and time of your request unless we agree to an earlier date.
- "Occupying" means in, on, getting into or out of.
- L "Property damage" (referred to as PD)

- "Property damage", except as modified in Part C, means physical injury to, destruction of, or loss of use of tangible property.
- For purposes of this policy, electronic data is not tangible property. Electronic data means information, facts or programs:
 - Stored as or on;
 - b. Created or used on; or
 - c. Transmitted to or from:

computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- M. "Trailer" means a vehicle designed to be pulled by a private passenger auto, pickup, van, or miscellaneous vehicle. It also means a farm wagon or implement while towed by such vehicles.
- N. "Van" means a four-wheeled land motor vehicle of the van type with a load capacity of not more than 2,000 pounds.
- "Your covered auto" means.
 - Any vehicle shown on the Declarations.
 - 2. Any newly acquired vehicle.
 - 3. Any trailer you own.

PART A - LIABILITY COVERAGE

DEFINITIONS

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"Covered person" as used in this Part means:

- You or any family member for the ownership, maintenance or use of any auto or trailer.
- Any person using your covered auto.
- Any other person or organization, but only with respect to legal liability imposed on them for the acts or omissions of a person for whom coverage is afforded in 1. or 2. above. With respect to an auto or trailer

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other than your covered auto, this provision only applies if the other person or organization does not own or hire the auto or trailer.

The following are not **covered persons** under Part A:

- The United States of America or any of its agencies.
- Any person with respect to BI or PD resulting from the operation of an auto by that person as an employee of the United States Government. This applies only if the provisions of Section 2679 of Title 28, United States Code as amended, require the Attorney General of the United States to defend that person in any civil action which may be brought for the BI or PD.

INSURING AGREEMENT

We will pay compensatory damages for BI or PD for which any covered person becomes legally liable because of an auto accident. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. Our duty to settle or defend ends when our limit of liability for these coverages has been paid or tendered. We have no duty to defend any suit or settle any claim for BI or PD not covered under this policy.

LIMIT OF LIABILITY

For BI sustained by any one person in any one auto accident, our maximum limit of liability for all resulting damages, including, but not limited to, all direct, derivative or consequential damages recoverable by any persons, is the limit of liability shown on the Declarations for "each person" for BI Liability. Subject to this limit for "each person," the limit of liability shown on the Declarations for "each accident" for BI Liability is our maximum limit of liability for all damages for BI resulting from any one auto accident. The limit of liability shown on the Declarations for "each accident" for PD Liability is our maximum limit of liability for all damages to all property resulting from any one auto accident.

These limits are the most we will pay regardless of the number of:

- 1. Covered persons;
- Claims made:
- Vehicles or premiums shown on the Declarations; or
- 4. Vehicles involved in the auto accident.

However, if a policy provision that would defeat coverage for a claim under this Part is declared to be unenforceable as a violation of the state's financial responsibility law, our limit of liability will be the minimum required by the financial responsibility law.

SUPPLEMENTARY PAYMENTS

In addition to our limit of liability, we will pay on behalf of a covered person:

- Premiums on appeal bonds and bonds to release attachments in any suit we defend. But we will not pay the premium for bonds with a face value over our limit of liability shown on the Declarations.
- Prejudgment interest awarded against the covered person on that part of the judgment we pay. If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.
- Interest accruing, in any suit we defend, on that part of a judgment that does not exceed our limit of liability. Our duty to pay interest ends when we offer to pay that part of the judgment that does not exceed our limit of liability.
- Up to \$250 a day for loss of wages because of attendance at hearings or trials at our request.

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- 5. The amount a covered person must pay to the United States Government because of damage to a government—owned private passenger auto, pickup, or van which occurs while the vehicle is in the care, custody, or control of a covered person. The most we will pay is an amount equal to one month of the basic salary of the covered person at the time of a loss. Only Exclusions A.1. and A.8. apply.
- Other reasonable expenses incurred at our request.
- All defense costs we incur.

EXCLUSIONS

- We do not provide Liability Coverage for any covered person.
 - Who intentionally acts or directs to cause BI or PD, or who acts or directs to cause with reasonable expectation of causing BI or PD.
 - For PD to property owned or being transported by a covered person
 - For PD to property rented to, used by, or in the care of any covered person.
 This exclusion (A.3.) does not apply to damage to a residence or garage.
 - For BI to an employee of that person which occurs during the course of employment. This exclusion (A.4.) does not apply to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.
 - For that person's liability arising out of the ownership or operation of a vehicle while it is being used to carry persons for a fee. This exclusion (A.5.) does not apply to:
 - A share-the-expense car pool; or

- Your covered auto used for volunteer work when reimbursement is limited to mileage expenses.
- While employed or otherwise engaged in the auto business. This exclusion (A.6.) does not apply to the ownership, maintenance, or use of your covered auto by you, any family member, or any partner, agent, or employee of you or any family member.
- Maintaining or using any vehicle while that person is employed or otherwise engaged in any business or occupation other than the auto business, farming, or ranching. This exclusion (A.7.) does not apply:
 - a. To the maintenance or use of a private passenger auto; a pickup or van owned by you or any family member; or a trailer used with these vehicles.
 - b. To the maintenance or use of a pickup or van not owned by you or any family member if the vehicle's owner has valid and collectible primary liability insurance or selfinsurance in force at the time of the accident.
- Using a vehicle without expressed or implied permission.
- For BI or PD for which that person is an insured under any nuclear energy liability policy. This exclusion (A.9.) applies even if that policy is terminated due to exhaustion of its limit of liability.
- For BI or PD occurring while your covered auto is rented or leased to others, or shared as part of a personal vehicle sharing program.
- 11. For punitive or exemplary damages.
- For BI sustained as a result of exposure to fungi, wet or dry rot, or bacteria.

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- 13. For BI to you or any family member, nor do we provide coverage for any covered person for BI to you or any family member whenever the ultimate benefits of that indemnification accrue directly or indirectly to any covered person.
- B. We do not provide Liability Coverage for the ownership, maintenance or use of:
 - Any vehicle that is not your covered auto unless that vehicle is:
 - A four- or six-wheel land motor vehicle designed for use on public roads:
 - A moving van for personal use;
 - c. A miscellaneous vehicle; or
 - d. A vehicle used in the business of farming or ranching.
 - 2. Any vehicle, other than your covered auto, that is owned by you, or furnished or available for your regular use. This exclusion (B.2.) does not apply to a vehicle not owned by you if the vehicle's owner has valid and collectible primary liability insurance or self insurance in force at the time of the accident.
 - Any vehicle, other than your covered auto, that is owned by or furnished or available for the regular use of, any family member. This exclusion (B.3.) does not apply:
 - To your maintenance or use of such vehicle; or
 - b. To a vehicle not owned by any family member if the vehicle's owner has valid and collectible primary liability insurance or selfinsurance in force at the time of the accident.
 - Any vehicle while being operated in, or in practice for, any driving contest or challenge.

C. There is no coverage for liability assumed by any covered person under any contract or agreement.

OUT OF STATE COVERAGE

If an auto accident to which this policy applies occurs in any state or province other than the one in which your covered auto is principally garaged, your policy will provide at least the minimum amounts and types of liability coverages required by law. However, no one will be entitled to duplicate payments for the same elements of loss.

OTHER INSURANCE

A. If there is other applicable liability insurance, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits.

However, any insurance we provide to a covered person:

- With respect to a vehicle you do not own, will be excess over:
 - a. Any other applicable liability insurance; or
 - Any self-insurance in compliance with a state's financial responsibility law or mandatory insurance law.
- With respect to your covered auto, will be excess over the insurance afforded by an auto business if your covered auto is being operated by a person engaged in the auto business or by the business's employee or agent.
- B. Defense costs. If both primary and excess policies of liability insurance apply to the loss, our share of defense costs is the proportion that the amount of damages paid by us bears to the total amount of damages paid under all applicable policies of liability insurance.

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PART B - MEDICAL PAYMENTS COVERAGE

DEFINITIONS

- A. "Beneficiary" means (in order of priority of payment):
 - The surviving spouse if a resident in the same household as the deceased at the time of the accident; or
 - If the deceased is an unmarried minor, either of the surviving parents who had legal custody at the time of the accident; or
 - 3. The estate of the deceased.
- B. "Covered person" as used in this Part means:
 - You or any family member while occupying any auto.
 - Any other person while occupying your covered auto.
 - You or any family member while not occupying a motor vehicle if injured by:
 - A motor vehicle designed for use mainly on public roads;
 - A miscellaneous vehicle; or
 - c. A trailer.
- C. "Essential services" means those household services that a covered person who is at least 18 years old would have performed without pay.
- D. "Income actually lost" means the difference between:
 - The total of gross salary, fees, commissions, and profits from a business that a covered person was earning at the time of the accident; and

- The total of gross salary, fees, commissions, profits from a business and payments from an income continuation or similar plan that the covered person received during the period of total disability.
- E. "Medical payment fee" is an amount, as determined by us or someone on our behalf, that we will pay for charges made by a licensed hospital, licensed physician, or other licensed medical provider for medically necessary and appropriate medical services. The amount that we will pay will be one of the following:
 - The amount provided by an applicable agreement with a Preferred Provider Organization, Preferred Provider Network, or other similar agreement, or
 - The amount required, approved, or allowed by a fee schedule established by a state, federal, or other governmental entity in the relevant geographic area; or
 - The amount negotiated with the provider; or
 - 4. The lesser of the following:
 - a. The actual amount billed; or
 - A reasonable fee for the service provided.
- F. "Medically necessary and appropriate medical services" are those services or supplies provided or prescribed by a licensed hospital, licensed physician, or other licensed medical provider that, as determined by us or someone on our behalf, are required to identify or treat BI caused by an auto accident and sustained by a covered person and that are:

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- Consistent with the symptoms, diagnosis, and treatment of the covered person's injury and appropriately documented in the covered person's medical records;
- Provided in accordance with recognized standards of care for the covered person's injury at the time the charge is incurred;
- Consistent with published practice guidelines and technology, and assessment standards of national organizations or multi-disciplinary medical groups;
- Not primarily for the convenience of the covered person, his or her physician, hospital, or other health care provider;
- The most appropriate supply or level of service that can be safely provided to the covered person, and
- Not excessive in terms of scope, duration, or intensity of care needed to provide safe, adequate, and appropriate diagnosis and treatment.

However, "medically necessary and appropriate medical services" do not include the following:

- Nutritional supplements or over-thecounter drugs;
- Experimental services or supplies, which
 means services or supplies that we
 determine have not been accepted by
 the majority of the relevant medical
 specialty as safe and effective for
 treatment of the condition for which its
 use is proposed; or
- Inpatient services or supplies provided to the covered person when these could safely have been provided to the covered person as an outpatient.

G "Total disability" means disability which continuously prevents the covered person from performing the substantial duties of that person's usual occupation.

INSURING AGREEMENT

- A. Medical Payments Coverage.
 - We will pay only the medical payment fee for medically necessary and appropriate medical services and the reasonable expense for funeral services. These fees and expenses must:
 - Result from BI sustained by a covered person in an auto accident; and
 - Be incurred for services rendered within one year from the date of the auto accident.
 - 2. We or someone on our behalf will review, by audit or otherwise, claims for benefits under this coverage to determine if the charges are medical payment fees for medically necessary and appropriate medical services or reasonable expenses for funeral services. A provider of medical or funeral services may charge more than the amount we determine to be medical payment fees and reasonable expenses, but such additional charges are not covered.
- B. Extended Benefits Coverage. We will pay the following benefits for BI caused by an auto accident and sustained by a covered person:
 - Wage Earner Disability Benefit of 85% of income actually lost by an employed covered person during a period of total disability.
 - Essential Services Disability Benefit for reasonable expenses incurred for essential services during the time the covered person is actually unable to

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- perform the services. This benefit applies only if the services are performed by a non-family member.
- Death Benefit of \$5,000 to the beneficiary of a covered person who dies within one year from the date of the auto accident as a direct result of BI caused by that accident.

LIMIT OF LIABILITY

The following provisions represent the most we will pay regardless of the number of covered persons or beneficiaries, claims made, vehicles or premiums shown on the Declarations, or vehicles involved in an auto accident.

A. Medical Payments.

- The limit of liability shown on the Declarations for Medical Payments Coverage is the maximum limit of liability for each covered person injured in any one accident.
- No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part A or Part C of this policy.
- B. Extended Benefits Coverage.

The limit of liability for Wage Earner
Disability Benefit and the limit of liability for
Essential Services Disability Benefit, as
stated on the Declarations, is the maximum
limit of liability for each coverage for each
covered person injured in any one
accident, subject to the following
conditions:

- Payment of Wage Earner Disability
 Benefit to you or any family member
 will not exceed the amount shown on
 the Declarations per 30-day period.
- Payment of Wage Earner Disability
 Benefit to a covered person other than you or any family member will not exceed \$1,000 per 30-day period.

- 3. Wage Earner Disability Benefit and Essential Services Disability Benefit begin on or after the eighth day after the accident, but no later than one year after the accident. We will pay these benefits for no more than one year from the date of the first payment to any one covered person. These benefits will not continue after the death of the covered person.
- Any amounts otherwise payable as benefits under Wage Earner Disability Benefit shall be reduced by:
 - The amount of any similar benefits which are paid or payable under any workers' compensation law or policy, or under any disability or health and accident policy; and
 - The amount of any disability benefits provided by any governmental agency.

EXCLUSIONS

We do not provide benefits under this Part for any covered person for BI:

- Sustained while occupying any vehicle that is not your covered auto unless that vehicle is:
 - A four- or six- wheel land motor vehicle designed for use on public roads;
 - b. A moving van for personal use;
 - c. A miscellaneous vehicle; or
 - d. A vehicle used in the business of farming or ranching.
- Sustained while occupying your covered auto when it is being used to carry persons for a fee. This exclusion (2.) does not apply to:
 - a. A share-the-expense car pool; or

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- Your covered auto used for volunteer work when reimbursement is limited to mileage expenses.
- Sustained while occupying any vehicle located for use as a residence.
- Occurring during the course of employment if workers' compensation benefits are required or available. This exclusion (4.) does not apply to Extended Benefits Coverage.
- Sustained while occupying, or when struck by, any vehicle, other than your covered auto, that is owned by you.
- Sustained while occupying, or when struck by, any vehicle, other than your covered auto, that is owned by any family member. This exclusion (6.) does not apply to you.
- Sustained while occupying a vehicle without expressed or implied permission.
- Sustained while occupying a vehicle when it is being used in the business or occupation of a covered person. This exclusion (8.) does not apply to BI sustained while occupying a private passenger auto, pickup or van, or a trailer used with these vehicles.
- Caused by or as a consequence of war, insurrection, revolution, nuclear reaction or radioactive contamination.
- Sustained while occupying your covered auto while it is rented or leased to others, or shared as part of a personal vehicle sharing program.

- Sustained while a participant in, or in practice for, any driving contest or challenge.
- Sustained as a result of a covered person's exposure to fungi, wet or dry rot, or bacteria.

OTHER INSURANCE

If there is other applicable auto medical payments insurance, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

SPECIAL PROVISIONS

A. To establish Wage Earner Disability Benefits, any covered person making a claim for income actually lost must submit all income-related documents we may reasonably require.

Income will be computed using the monthly rate being earned on the date of the accident and will be paid monthly as loss accrues. If not a salary or fixed amount, the monthly rate will be the average monthly income actually earned during the 12 months preceding the accident, or during the period the covered person actually was employed if less than 12 months.

B. If your covered auto and every other motor vehicle you own are within the policy territory referred to in Part E – General Provisions, then coverage under Part B – Medical Payments Coverage will apply to you and any family member anywhere in the world.

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PART C - UNINSURED MOTORISTS BODILY INJURY COVERAGE (Referred to as UMBI Coverage) and UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE (Referred to as UMPD)

UMBI Coverage includes underinsured motorists coverage.

DEFINITIONS

- A. Actual Cash Value, as used in this Part, means the amount it would cost to replace the damaged property with new property of like kind and quality, less allowance for depreciation and physical deterioration.
- B. "Covered person" as used in this Part means:
 - 1. You or any family member.
 - Any other person occupying your covered auto.
 - Any person for damages that person is entitled to recover because of BI to which this coverage applies sustained by a person described in 1, or 2, above.

However, "covered person" does not include United States of America or any of its agencies.

- C. Property Damage, (referred to as PD), as used in this part, means loss or damage to your covered auto resulting from collision due to an automobile accident. However, PD does not include loss of use of your covered auto or damages to personal property contained in your covered auto other than a child passenger restraint system that meets federal motor vehicle safety standards, and:
 - 1. Was in use by a child, or
 - Was damaged at the time of the accident for which this coverage applies.

- D. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:
 - To which no liability bond or policy applies at the time of the accident.
 - To which a liability bond or policy applies at the time of the accident but its limit for bodily injury liability is less than the limit of liability specified by the California Financial Responsibility law.

For purposes of UMPD Coverage, an uninsured motor vehicle does not include a motor vehicle which has at least the minimum property damage limits required by law.

- That, with respect to UMBI Coverage, is a hit-and-run motor vehicle. This means a motor vehicle whose owner or operator cannot be identified and that hits:
 - a. You or any family member;
 - A vehicle you or any family member is occupying; or
 - c. Your covered auto.
- That, with respect to UMPD Coverage, is a hit-and-run motor vehicle. The accident must involve direct physical contact between your covered auto and the uninsured motor vehicle; and
 - The owner or operator of the uninsured motor vehicle must be identified; or
 - The uninsured motor vehicle must be identified by its license number.

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- To which a liability bond or policy applies at the time of the accident but the bonding or insuring company denies coverage or refuses to admit coverage except conditionally or with reservation, or is or becomes insolvent.
- Which is used without the permission of the owner if there is no bodily injury liability insurance or bond applicable at the time of the accident with respect to the owner or operator.
- E. Underinsured motor vehicle means a land motor vehicle or trailer of any type to which a liability bond or policy applies at the time of the accident but its limit for bodily injury liability is less than the limit of liability for this coverage.

However, an underinsured motor vehicle does not include an uninsured motor vehicle

- F. Uninsured motor vehicle and underinsured motor vehicle do not include any vehicle or equipment
 - Owned by you or any family member unless the vehicle is being operated, or caused to be operated, by a person without the consent of the covered person in connection with criminal activity that has been documented in a police report.
 - Furnished or available for the regular use of you or any family member.
 - Owned or operated by a self-insurer under any applicable motor vehicle law.
 - Owned by any governmental unit or agency.
 - Operated on rails or crawler treads, except for a snowmobile.
 - Designed mainly for use off public roads while not on public roads.

While located for use as a residence or premises.

INSURING AGREEMENT

A. UMBI Coverage.

- We will pay compensatory damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of BI sustained by a covered person and caused by an auto accident.
- The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle or the underinsured motor vehicle. Any judgment for damages arising out of a suit brought against the owner or operator of an uninsured motor vehicle without our written consent is not binding on us.
- With respect to damages for BI caused by an underinsured motor vehicle, this coverage does not apply until the limits of bodily injury liability bonds or policies applicable to all motor vehicles causing the injury have been exhausted by payment of judgments or settlements, and proof of such is submitted to us.

B. UMPD Coverage.

- We will pay compensatory damages for one of the following which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of PD to your covered auto that is:
 - Not insured for Collision Coverage if the Declarations indicates UMPD Coverage applies to that auto; or
 - Insured for Collision Coverage if the Declarations indicates Uninsured Motorists Property Damage Waiver

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of Collision Deductible Coverage (referred to as UMPD WOCD Coverage) applies to that auto, UMPD WOCD coverage waives the Collision deductible shown in Part D on the Declarations for your covered auto.

- The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the uninsured motor vehicle.
- The accident must involve actual, direct physical contact between your covered auto and an uninsured motor vehicle.
 The owner or operator of the uninsured motor vehicle must be identified, or the uninsured motor vehicle must be identified by its license number.
- Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

LIMIT OF LIABILITY

- A. For BI sustained by any one person in any one accident, our maximum limit of liability for all resulting damages, including, but not limited to, all direct, derivative, or consequential damages recoverable by any persons, is the limit of liability shown on the Declarations for "each person" for UMBI Coverage. Subject to this limit for "each person," the limit of liability shown on the Declarations for "each accident" for UMBI Coverage is our maximum limit of liability for all damages for BI resulting from any one accident.
- B. The limits of liability (each person and each accident) under UMBI Coverage shall be reduced by all sums:
 - Paid because of the BI by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under Part A.

- Paid and the present value of all sums payable because of BI under worker's compensation law exclusive of nonoccupational disability benefits.
- Paid or payable under any automobile medical expense coverage or motor vehicle liability insurance.
- C. For UMPD Coverage, our maximum limit of liability is the lesser of:
 - 1. \$3,500;
 - The actual cash value of your covered auto; or
 - The amount necessary to repair or replace your covered auto.

No payment for UMPD Coverage will be made for losses paid to the covered person under Part D of the policy.

- D. For UMPD WOCD Coverage, our maximum limit of liability is the lesser of:
 - 1. The amount of the loss; or
 - The amount of the deductible shown for Collision Coverage on the Declarations for your covered auto.

If you are legally entitled to recover only a percentage of the loss, we will apply that percentage to the applicable amount above.

- E. The limits for UMBI Coverage, UMPD Coverage, or UMPD WOCD Coverages are the most we will pay regardless of the number of:
 - 1. Covered persons;
 - 2. Claims made;
 - Vehicles or premiums shown on the Declarations:
 - 4. Premiums paid; or
 - 5. Vehicles involved in the accident.

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In no event shall the limit of liability for two or more vehicles or trailers of any type used with any such vehicle, or two or more policies be added together, combined, or stacked to determine the limit of liability.

EXCLUSIONS

- A. We do not provide UMBi Coverage, UMPD Coverage or, UMPD WOCD Coverage for BI or PD sustained by any covered person.
 - If that person or the legal representative settles the claim without our consent.
 This exclusion (A.1.) does not apply to a settlement made with the insurer of any underinsured motor vehicle.
 - While occupying your covered auto when it is being used to carry persons for a fee. This exclusion (A.2) does not apply to:
 - a. A share-the-expense car pool; or
 - Your covered auto used for volunteer work when reimbursement is limited to mileage expenses.
 - Using a vehicle without expressed or implied permission.
 - While your covered auto is rented or leased to others, or shared as part of a personal vehicle sharing program.
 - White occupying any vehicle when it is being operated in, or in practice for, any driving contest or challenge.
- B. We do not provide UMBI Coverage for BI sustained by any covered person while occupying, or when struck by, any motor vehicle owned by you or any family member which is not insured for UMBI Coverage under this policy or when the owner of that vehicle has UMBI Coverage similar to that provided n this Part. This includes a trailer of any type used with that vehicle.

However, this exclusion (B.) shall not apply to BI sustained by a covered person when struck by any motor vehicle or trailer.

- 1. Owned by that covered person; and
- Being operated, or caused to be operated, by a person without that covered person's consent in connection with criminal activity that has been documented in a police report and that covered person is not a party to the criminal activity.
- C. UMBI Coverage shall not apply directly or indirectly to benefit any insurer or selfinsurer under any workers' compensation law or similar disability benefits law excluding non-occupational disability benefits as allowable by law.
- We do not provide UMBI Coverage, UM Coverage, or UMPD WOCD Coverage for punitive or exemplary damages.

OTHER INSURANCE

If there is other applicable insurance for UMBI, UMPD, or UMPD WOCD Coverage available under one or more policies or provisions of coverage.

- Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
- Any insurance we provide with respect to a vehicle you do not own or to a person other than you or any family member will be excess over any collectible insurance.
- If the coverage under this policy is provided:
 - On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our

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share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.

b. On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

NON-DUPLICATION

No covered person will be entitled to receive duplicate payments under this coverage for the same elements of loss which were:

- Paid because of the BI by or on behalf of persons or organizations who may be legally responsible.
- Paid or payable under any workers' compensation law or similar disability benefits law.
- Paid or payable under any other auto policy's No-Fault benefits or medical payments coverage.
- Paid under another provision or coverage in this policy.

ARBITRATION

- A. This section applies to UMBI Coverage, UMPD Coverage and UMPD WOCD Coverage. If we and a covered person disagree as to:
 - Whether the covered person is legally entitled to recover BI or PD damages from the owner or operator of an uninsured motor vehicle or an underinsured motor vehicle; or

The amount of BI damages that the covered person is legally entitled to collect from that owner;

then that disagreement may be arbitrated upon the request of either party. This arbitration shall be limited to the two aforementioned factual issues and shall not address any other issues, including, but not limited to, coverage questions. Any arbitration finding that goes beyond the two aforementioned factual issues shall be voidable by us or a covered person.

- B. Arbitration must be initiated by a written demand for arbitration sent by certified mail, return receipt requested. Arbitration may be initiated by us or a covered person. With respect to PD, arbitration must be initiated by the covered person within one year from the date of the accident.
- C. Upon request of either party, the matter or matters upon which either party do not agree shall be settled by a single neutral arbitrator. The decision made by the arbitrator may be entered in any court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the arbitrator equally.
- D. Unless both parties agree otherwise, arbitration will take place in the county in which the covered person lived at the time of the accident, and local rules of law as to procedure and evidence will apply. Any decision of the arbitrator will be binding as to:
 - Whether the covered person is legally entitled to recover damages; and
 - The amount of damages, up to the coverage limit of liability.

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PART D - PHYSICAL DAMAGE COVERAGE

DEFINITIONS

- A. "Actual cash value" means the amount that it would cost, at the time of loss, to buy a comparable vehicle. As applied to your covered auto, a comparable vehicle is one of the same make, model, model year, body type, and options with substantially similar mileage and physical condition.
- B. "Collision" means the impact with an object and includes upset of a vehicle. Loss caused by the following is covered under Comprehensive Coverage and is not considered collision: fire; missiles or falling objects; hail, water or flood; malicious mischief or vandalism; theft or larceny; riot or civil commotion; explosion or earthquake; contact with bird or animal; windstorm; or breakage of window glass. If breakage of window glass is caused by a collision, you may elect to have it considered a loss caused by collision.
- C. "Custom equipment" means equipment, furnishings and parts permanently installed in or upon your covered auto, other than:
 - Original manufacturer equipment, furnishings or parts;
 - Any replacement of original manufacturer equipment, furnishings or parts with other equipment, furnishings or parts of like kind and quality;
 - Equipment, furnishings or parts designed to assist disabled persons;
 - Anti-theft devices and devices intended to monitor or record driving activity; and
 - Tires of a substantially similar size as those installed by the manufacturer.

- D. "Loss" means direct and accidental damage to the operational safety, function, or appearance of, or theft of, your covered auto or personal property contained in your covered auto. Loss includes a total loss, but does not include any damage other than the cost to repair or replace. Loss does not include any loss of use, or diminution in value that would remain after repair or replacement of the damaged or stolen property.
- E. "Nonowned vehicle."
 - "Nonowned vehicle" means any private passenger auto, pickup, van, miscellaneous vehicle, or trailer not owned by, or furnished or available for the regular use of, you or any family member. This applies only when the vehicle is in the custody of or being operated by you or any family member.
 - A nonowned vehicle does not include any of the following vehicles used in any business or occupation other than farming or ranching:
 - a. A pickup:
 - b. A van; or
 - c. A miscellaneous vehicle.
- F. "Repair."
 - "Repair" means restoring the damaged property to its pre-loss operational safety, function, and appearance. This may include the replacement of component parts.
 - Repair does not require:
 - A return to the pre-loss market value of the property;

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- Restoration, alteration, or replacement of undamaged property, unless such is needed for the operational safety of the vehicle; or
- Rekeying of locks following theft or misplacement of keys.
- G. "Your covered auto" as used in this Part includes:
 - Custom equipment, up to a maximum of \$5,000, in or on your covered auto.
 - A nonowned vehicle. If there is a loss to a nonowned vehicle, we will provide the broadest coverage shown on the Declarations.

INSURING AGREEMENT

- Comprehensive Coverage (excluding collision).
 - Physical damage. We will pay for loss caused by other than collision to your covered auto, including its equipment, and personal property contained in your covered auto, minus any applicable deductible shown on the Declarations. The deductible will be waived for loss to window glass that can be repaired rather than replaced. In cases where the repair proves unsuccessful and the window glass must be replaced, the full amount of the deductible, if any, must be paid.
 - Transportation expenses. We will also pay:
 - a. The reasonable amount for transportation expenses incurred by you or any family member, but no more than the cost of renting an Economy Class vehicle, as defined under Rental Reimbursement Coverage. This applies only in the event of a total theft of your covered auto. We will pay only transportation expenses incurred

- during the period beginning 48 hours after the theft and ending when your covered auto is returned to use or, if not recovered or not repairable, up to seven days after we have made a settlement offer.
- If Rental Reimbursement Coverage is afforded, the vehicle class for transportation expenses is the vehicle class shown on the Declarations for Rental Reimbursement for that vehicle.
- B. Collision Coverage. We will pay for loss caused by collision to your covered auto, including its equipment, and personal property contained in your covered auto, minus any applicable deductible shown on the Declarations.
- Rental Reimbursement Coverage (for loss other than total theft).
 - We will reimburse you for expenses you or any family member incurs to rent a substitute for your covered auto. This coverage applies only if:
 - Your covered auto is withdrawn from use due to a loss, other than a total theft, to that auto; and
 - The loss is covered under Comprehensive Coverage or caused by collision, and the cause of loss is not otherwise excluded under Part D of this policy.
 - We will reimburse you only for that period of time reasonably required to repair or replace your covered auto. If we determine your covered auto is a total loss, the rental period will end no later than seven days after we have made a settlement offer.
- D. USAA Roadside Assistance. We will pay the reasonable costs you or any family member incurs for one of the following each time your covered auto is disabled:

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- Mechanical labor up to one hour at the place of breakdown.
- Locksmith services to gain entry to your covered auto. This does not include the rekeying of locks following theft or misplacement of keys.
- Towing, to the nearest place where necessary repairs can be made during regular business hours, if the vehicle will not run or is stranded on or immediately next to a public road.
- Delivery of gas or oil to, or a change of tire on a disabled vehicle. However, we do not pay for the cost of these items.

LIMIT OF LIABILITY

- A. Total loss to your covered auto, Our limit of liability under Comprehensive Coverage and Collision Coverage is the actual cash value of the vehicle, inclusive of any custom equipment, and the cost to transfer or replace any equipment, furnishings or parts designed to assist disabled persons.
 - The maximum amount we will include for loss to custom equipment in or on your covered auto is \$5,000.
 - We will declare your covered auto to be a total loss if, in our judgment, the cost to repair it would be greater than its actual cash value minus its salvage value after the loss.
 - If Car Replacement Assistance is shown on the Features Declarations for this your covered vehicle, we will pay an additional 20% of the actual cash value of the vehicle at the time of a total loss. This additional amount:
 - Is separate from the limit available for loss to your covered auto under Comprehensive Coverage or Collision Coverage; and
 - b. Is available if the total loss is paid:

- Under this policy's Comprehensive Coverage or Collision Coverage; or
- (2) Because of the PD by or on behalf of persons or organizations who may be legally responsible.

However, Car Replacement Assistance does not apply to total loss to any nonowned vehicle.

- Other than a total loss to your covered auto:
 - Our limit of liability under Comprehensive Coverage and Collision Coverage is the amount necessary to repair the loss based on our estimate or an estimate that we approve, if submitted by you or a third party. Upon request, we will identify at least one facility that is willing and able to complete the repair for the amount of the estimate.
 - Our estimate may specify used, rebuilt, remanufactured, or non-Original Equipment Manufacturer (non-OEM) parts.
 - You may request that damaged parts be replaced with new Original Equipment Manufacturer (OEM) parts. You will be responsible, however, for any cost difference between the parts included in our estimate and the new OEM parts used in the repair.
 - We will not take a deduction for depreciation. We will take a deduction if prior damage has not been repaired. Prior damage does not include wear and tear.
- C. Personal property contained in your covered auto. The limits of liability described below are separate from the limits available for a loss to your covered auto.

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- Our limit of liability under Comprehensive Coverage and Collision Coverage is the lesser of:
 - The amount necessary to replace the damaged or stolen property; or
 - b. \$250.
- Our limit of liability for each child passenger restraint system:
 - in use by a child at the time of the accident or
 - b. damaged during a covered loss;

is the reasonable cost of purchasing a new child passenger restraint system of like kind and quality.

- We will not take a deductions for depreciation.
- D. Under Rental Reimbursement Coverage, our maximum limit of liability is the reasonable amount necessary to reimburse you for expenses incurred to rent a vehicle in the applicable class shown on the Declarations:
 - Economy Class. Economy Class means "mini," small or compact 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
 - Standard Class. Standard Class means standard and full size 2- and 4-door cars that are not considered sports or luxury vehicles and are not the station wagon type.
 - Multipassenger/Truck Class. Multipassenger/Truck Class means:
 - Sports, convertible and luxury cars of any size;
 - Station wagons;

- Minivans;
- d. Mid-size cargo and passenger vans;
- e. Pickup trucks; and
- f. "Mini," small and midsize sport utility vehicles (SUVs) that are not considered luxury SUVs.
- Large SUV Class. Large SUV Class means luxury SUVs of any size, large SUVs, any private passenger vehicle equipped to assist the disabled (when available) and large cargo or passenger vens.
- E. Under USAA Roadside Assistance, our limit of liability is the reasonable price for the covered service.

PAYMENT OF LOSS

We may pay for loss in money, or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to you or to the address shown on the Declarations. If we return stolen property, we will pay for any damage resulting from the theft. We may keep all or part of the damaged or stolen property and pay you an agreed or appraised value for it. We cannot be required to assume the ownership of damaged property. We may settle a claim either with you or with the owner of the property.

LOSS PAYABLE CLAUSE

Loss or damage under this policy will be paid, as interest may appear, to the named insured and the loss payee shown on the Declarations. This insurance, with respect to the interest of the loss payee, will not become invalid because of your fraudulent acts or omissions unless the loss results from your conversion, secretion, or embezzlement of your covered auto. We may cancel the policy as permitted by policy terms and the cancellation will terminate this agreement as to the loss payee's interest. We

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will give the same advance notice of cancellation to the loss payee as we give to the named insured shown on the Declarations. We may send notices to the loss payee either by mail or by electronic means. However, if the loss payee requests in writing that we not send notices, including a notice of cancellation, we will abide by that request. When we pay the loss payee we will, to the extent of payment, be subrogated to the loss payee's rights of recovery.

WAIVER OF COLLISION DEDUCTIBLE

We will not apply the deductible to loss caused by collision with another vehicle if all of these conditions are met:

- The loss to your covered auto is greater than the deductible amount; and
- The owner and driver of the other vehicle are identified; and
- The owner or driver of the other vehicle has a liability policy covering the loss; and
- The driver of your covered auto is not legally responsible, in any way, for causing or contributing to the loss.

EXCLUSIONS

We will not pay for:

- Loss to your covered auto which occurs while it is being used to carry persons for a fee. This exclusion (1.) does not apply to:
 - A share-the-expense car pool; or
 - Your covered auto used for volunteer work when reimbursement is limited to mileage expenses.
- Damage due and confined to:
 - a. Road damage to tires;

- b. Wear and tear;
- c. Freezing; or
- d. Mechanical or electrical breakdown or failure, including such damage resulting from negligent servicing or repair of your covered auto or its equipment. We will pay for ensuing damage only to the extent the damage occurs outside of the major component (such as transmission/ transaxle, electrical system, engine including cooling and lubrication thereof, air conditioning, computer, suspension, braking, drive assembly, and steering) in which the initial mechanical or electrical breakdown or failure occurs.

This exclusion (2.) does not apply if the damage results from the total theft of your covered auto, and it does not apply to USAA Roadside Assistance.

- Loss due to or as a consequence of war, insurrection, revolution, nuclear reaction, or radioactive contamination.
- 4. Loss to a camper body or trailer owned by you or any family member that is not shown on the Declarations. This exclusion (4.) does not apply to one you or any family member acquires during the policy period and asks us to insure within 30 days after you or any family member becomes the owner.
- Loss to any nonowned vehicle when used by you or any family member without a reasonable belief that you or that family member is entitled to do so.
- Loss to equipment designed or used to evade or avoid the enforcement of motor vehicle laws.
- Loss to any nonowned vehicle arising out of its use by you or any family member while employed or otherwise engaged in auto business operations.

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- Loss to your covered auto while it is rented or leased to others, or shared as part of a personal vehicle sharing program.
- Loss to any vehicle while it is being operated in, or in practice for, any driving contest or challenge.

10. Loss resulting from:

- The acquisition of a stolen vehicle;
- Any legal or governmental action to return a vehicle to its legal owner;
- Any confiscation or seizure of a vehicle by governmental authorities.

This exclusion (10) does not apply to innocent purchasers of stolen vehicles for value under circumstances that would not cause a reasonable person to be suspicious of the sales transaction or the validity of the title.

- Loss resulting from use in any illicit or prohibited trade or transportation.
- Any loss arising out of any act committed
 - By or at the direction of you or any family member; and
 - b. With the intent to cause a loss,
- 13. Loss caused by fungl, wet or dry rot, or bacteria. This means the presence, growth, proliferation, spread, or any activity of fungl, wet or dry rot, or bacteria. This exclusion (13.) does not apply to damage directly resulting from a loss covered under Comprehensive Coverage or Collision Coverage.

NO BENEFIT TO BAILEE

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a nonowned vehicle will be excess over any other collectible source of recovery including, but not limited to:

- Any coverage provided by the owner of the nonowned vehicle.
- Any other applicable physical damage insurance.
- Any other source of recovery applicable to the loss.

This provision does not apply to USAA Roadside Assistance.

APPRAISAL

If we and you do not agree on the amount of loss, either may demand an appraisal. In this event, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss, If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will pay its chosen appraiser and share the expenses of the umpire equally. Neither we nor you waive any rights under this policy by agreeing to an appraisal.

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PART E - GENERAL PROVISIONS

BANKRUPTCY

Bankruptcy or insolvency of the covered person, as defined in this policy, shall not relieve us of any obligations under this policy.

CHANGES

- A. The premium is based on information we have received from you and other sources. You agree to cooperate with us in determining if this information is correct and complete. You agree that if this information changes, or is incorrect or incomplete, we may adjust your premiums accordingly during the policy period.
- B. If, during the policy period, the risk exposure changes for any of the following reasons, we will make the necessary premium adjustments effective the date of change in exposure. Change in exposure means the occurrence of an event listed in B.1. through B.7. or in E. below, or a similar event that may increase or decrease the policy premium. You agree to give us notice of any exposure change as soon as is reasonably possible. Changes that may result in a premium adjustment include, but are not limited to, the following:
 - Change in location where any vehicle is garaged.
 - Change in description, equipment, purchase date, registration, cost, usage, miles driven annually, or operators of any vehicle.
 - Replacement or addition of any vehicle.
 A replacement or additional vehicle is a newly acquired vehicle.
 - Deletion of a vehicle. The named insured may request that a vehicle shown on the Declarations be deleted from this policy. The effective date of this change

- cannot be earlier than the date of the named insured's request unless we agree to an earlier date.
- Change in date of birth, marital status, driver's license information, or driving record of any operator.
- Addition or deletion of an operator.
- Change, addition, or deletion of any coverage or limits.
- C. We will make any calculations or adjustments of your premium using the applicable rules, rates, and forms as of the effective date of the change.
- D. If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement that change in your location. This paragraph does not apply to changes implemented with a revision that includes both broadenings and restrictions in coverage. Otherwise, this policy includes all of the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.

E. Deployment.

- If, because of your active-duty deployment in one of the military services of the United States, you have reduced the coverage on your covered auto and placed the vehicle in storage, then, upon your return from the deployment, we will reinstate the coverage that was on the vehicle prior to the deployment-caused reduction beginning on the date the vehicle is removed from storage.
- Any reinstatement of coverage under E.1. will apply for up to 60 days after the date you returned from deployment.

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- If you wish to continue the reinstated coverage beyond the 60-day period, you must request it during the 60-day period. If you request reinstated coverage after this 60-day period, any coverage we agree to provide will be effective at the date and time of your request unless we agree to an earlier date.
- 3. You must pay an additional premium, as set out in Part E., Changes, B.7., for the reinstated coverage. However, if you return from deployment on furlough or emergency leave for a period of 30 days or less, we will waive any increase in the premium for the period of time you are on furlough or emergency leave, provided that no claim for coverage under this policy is made for a loss that occurs during that time period. If a loss occurs we will, as of the date of the loss, reinstate the coverage that was on the vehicle prior to the deployment-caused reduction, and you must pay an additional premium for that coverage.

CONFORMITY TO LAW

If any of the terms of this policy conflict with state or local law, state or local law will apply.

DUTIES AFTER AN ACCIDENT OR LOSS

We may not be required to provide coverage under this policy if there has not been full compliance with the following duties:

- A. We must be notified promptly of how, when, and where an accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- A person or entity seeking any coverage or payment of any benefits except payment under Part A – Liability must:
 - Cooperate with us in the investigation, settlement, or defense of any claim or suit.

- Promptly send us copies of any notices or legal papers received in connection with a suit, accident, or loss.
- Submit, as often as we reasonably require:
 - To physical exams by physicians we select. We will pay for these exams.
 - To examination under oath. The examination must be signed.
- Authorize us to obtain medical reports and other pertinent records.
- Submit a proof of loss when required by us.
- C. A person seeking coverage under Part C Uninsured Motorists Coverage must also:
 - If the accident involves a hit-and-run motor vehicle:
 - Report the accident to the appropriate law enforcement officials within 24 hours; and
 - Provide us with a statement under oath within 30 days that the person seeking coverage has a cause of action arising out of the accident against a person whose identity cannot be determined.
 - 2. For UMPD Coverage:
 - Notify us within 10 business days of the date of the accident.
 - Take reasonable steps after loss to protect your covered auto and its equipment from further loss. We will pay reasonable expenses incurred to do this.
 - Permit us to inspect and appraise the damaged property before its repair or disposal.

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- D. In addition to the Duties outlined in A. and B. in this Part, a person seeking coverage under Part C Uninsured Motorists Bodily Injury Coverage (referred to as UMBI) for BI sustained in an accident involving an underinsured vehicle must also:
 - Promptly give us a copy of the complaint by personal service or certified mail, if the person seeking coverage brings action against the owner or operator of the underinsured motor vehicle.
 - Within a reasonable time, make available all pleadings and depositions for copying by us or furnish us copies at our expense.
 - Provide us with proof that the limits of liability under any applicable liability bonds or policies have been exhausted by payments of judgments or settlements.
- E. A person seeking coverage under Part D Physical Damage Coverage must also:
 - Take reasonable steps after loss to protect your covered auto and its equipment from further loss. We will pay reasonable expenses incurred to do this.
 - Promptly notify the police if your covered auto is stolen.
 - Permit us to inspect and appraise the damaged property before its repair or disposal.

LEGAL ACTION AGAINST US

A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under Part A, no legal action may be brought against us until we agree in writing that the covered person, as defined in Part A, has an obligation to pay, or the amount of that obligation has been finally determined by judgment after trial.

- B. No person or organization has any right under this policy to bring us into any action to determine the liability of a covered person, as defined in this policy.
- C. Under Part C Uninsured Motorists Coverage, no legal action may be brought against us:
 - Unless within two years from the date of the accident, one of the following actions is taken:
 - a. Suit for BI has been filed against the owner or operator of the uninsured motor vehicle in a court of competent jurisdiction. Written notice of the suit must be provided to us within a reasonable time after the covered person, as defined in Part C, knew or should have known of a claim for which this coverage would apply. In no event will such notice be required before two years from the date of the accident. Failure of the covered person or representative to provide such notice will not be a basis for a denial of coverage unless such failure prejudices our rights.
 - You and we have reached agreement as to the amount due under this coverage.
 - c. The covered person or legal representative has formally instituted arbitration proceedings as set out in the Arbitration section of Part C.
- D. Unless we agree otherwise, any legal action against us must be brought in a court of competent jurisdiction in the county and state where the covered person lived at the time of the accident.

MISREPRESENTATION

We do not provide any coverage under this policy for any person who has knowingly concealed or misrepresented any material fact or circumstance relating to this insurance:

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- 1. At the time application was made; or
- At any time during the policy period; or
- In connection with the presentation or settlement of a claim.

NON-DUPLICATION OF PAYMENT

When a claim, or part of a claim, is payable under more than one provision of this policy, we will pay the claim only once under this policy.

OUR RIGHT TO RECOVER PAYMENT

- A. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another, we will be subrogated to that right. The person to or for whom payment was made shall do whatever is necessary to enable us to exercise our rights, and shall do nothing after loss to prejudice them. However, our rights in this paragraph do not apply under:
 - Part B Medical Payments Coverage;
 - Part C Uninsured Motorists Coverage with respect to damages caused by an underinsured motor vehicle.
- B. If we make a payment under this policy and the person to or for whom payment was made recovers damages from another, the person to or for whom payment was made shall hold in trust for us the proceeds of the recovery and reimburse us to the extent of our payment. However, this paragraph does not apply to Part B, Extended Benefits Death Benefit.
- C. Our rights under Paragraphs A. and B. above apply only after the covered person has been fully compensated for those damages.
- D. If the covered person, as defined in this policy, recovers from the party at fault and we share in the recovery, we will pay our share of the legal expenses. Our share is that percent of the legal expenses that the

amount we recover bears to the total recovery. This does not apply to any amounts recovered or recoverable by us from any other insurer under any interinsurer arbitration agreement.

- E. If we make payment for a claim under Part A, and the covered person, as defined in Part A:
 - Knowingly concealed or misrepresented any material fact or circumstance relating to this insurance; or
 - Failed or refused to comply with the duties specified in this policy and prejudiced our defense of the liability claim by such failure or refusal;

then, the covered person shall reimburse us to the extent of our payment and cost of defense.

F. If we make payment for a claim under Part D and you or any family member has knowingly concealed or misrepresented any material fact or circumstance relating to this insurance, then you shall reimburse us to the extent of our payment.

OWNERSHIP

For purposes of this policy, a vehicle is deemed to be owned by a person if leased under a written agreement to that person for a continuous period of at least six months.

POLICY PERIOD AND TERRITORY

- A. This policy applies only to accidents and losses which occur during the policy period as shown on the Declarations and within the policy territory. The policy territory is the United States of America (USA), its territories and possessions, Puerto Rico, and Canada, including transportation of your covered auto between any ports of these locations.
- The policy territory also includes Mexico, subject to the following conditions:

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- All coverages afforded by the policy are extended to include coverage during trips into Mexico. This applies only to loss or accident that occurs within 75 miles of the USA border.
- Any liability coverage afforded by the policy is extended to include the remainder of Mexico, but only if you have valid and collectible liability coverages from a licensed Mexican insurance company at the time of loss. This Paragraph (B.2.) applies only if the original liability suit for BI or PD is brought in the USA.
- Coverage under this policy does not extend:
 - To any covered person, as defined in this policy, who does not live in the USA.
 - To any covered person, as defined in this policy, occupying a vehicle which is not principally garaged and used in the USA.
 - To any vehicle which is not principally garaged and used in the USA.
- The words "state or province" as used in the Out of State Coverage provision in Part A of the policy do not include a "state or province" of Mexico.
- Losses payable under Part D of the policy will be paid in the USA. If the vehicle must be repaired in Mexico, our limit of liability will be determined at the nearest point in the USA where repairs can be made.
- Any insurance we provide will be excess over any other similar valid and collectible insurance.

REDUCING THE RISK OF LOSS

We may occasionally provide you with products or services that assist you in preventing or reducing the risk of loss, and may provide an incentive for your use of these items.

SPOUSE ACCESS

- A. The named insured and we agree that the named insured and resident spouse are "customers" for purposes of state and federal privacy laws. The resident spouse will have access to the same information available to the named insured and may initiate the same transactions as the named insured.
- B. The named insured may notify us that he/she no longer agrees that the resident spouse shall be treated as a "customer" for purposes of state and federal privacy laws, and we will not permit the resident spouse to access policy information.

TERMINATION

- Cancellation. This policy may be cancelled during the policy period as follows:
 - You may cancel this policy at any time, but the effective date of cancellation cannot be earlier than the date of the request unless we agree to an earlier date.
 - 2. We may cancel this policy by sending notice to the named insured shown on the Declarations. This cancellation notice may be delivered to the named insured, mailed by postal mail to the most recent address you provided to us or sent electronically if we have your consent and agreement on file to receive documents electronically. In any event, we will give:
 - At least ten days notice if cancellation is for nonpayment of premium; or
 - At least 20 days notice in all other cases.

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- 3. We will cancel only for:
 - a. Nonpayment of premium; or
 - Fraud or-material misrepresentation affecting the policy or insured; or
 - A substantial increase in the hazard insured against.
- We may cancel for any other reason permitted law.

B. Nonrenewal

If we decide not to renew this policy, we will send notice to the named insured shown on the Declarations. This notice may be delivered to the named insured, mailed by postal mail to the most recent address you provided to us or sent electronically if we have your consent and agreement on file to receive documents electronically. In any event, notice will be sent at least 30 days before the end of the policy period.

- 1. We will nonrenew only for:
 - a. Nonpayment of premium; or
 - Fraud or material misrepresentation affecting the policy or in connection with a loss; or
 - A substantial increase in the hazard insured against.
- C. Rescission. With respect to all insureds, the entire policy will be void if whether before or after a loss, any covered person has:
 - Intentionally concealed or misrepresented any material fact or circumstance; or
 - (2) Engaged in fraudulent conduct; or
 - (3) Made false statements;

relating to this insurance.

D. Automatic Termination

- If we offer to renew and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal premium when due will mean that you have not accepted our offer.
- If you obtain other insurance on your covered auto, any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance. This does not apply to liability coverage purchased for travel in Mexico.
- E. Other Termination Provisions.
 - Proof of mailing or electronic transmission of any notice will be sufficient proof of notice.
 - If this policy is cancelled, the named insured shown on the Declarations may be entitled to a premium refund. The premium refund, if any, will be computed according to our manuals. However, making or offering to make the refund is not a condition of cancellation.
 - The effective date of cancellation stated in the notice will become the end of the policy period.

TRANSFER OF YOUR INTEREST IN THIS POLICY

Your rights and duties under this policy may not be assigned without our written consent. However, if the named insured shown on the Declarations dies, we will provide coverage until the end of the policy period for:

 The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if the named insured shown on the Declarations; and

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 The legal representative of the deceased person as if the named insured shown on the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use your covered auto.

TWO OR MORE AUTO POLICIES

If this policy and any other auto insurance policy we issued to you apply to the same accident, the maximum limit of our liability under all the policies will not exceed the highest applicable limit of liability under any one policy.

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EXHIBIT A 67 THIS PAGE INTENTIONALLY LEFT BLANK

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EXHIBIT A 68

EXHIBIT B

From: USAA[USAA.Web.Services@customermail.usaa.com]

Sent: Sunday, March 01, 2020 11:14 AM

To: jwsigler@sws-llc.com

Subject: California Required Notice for Your USAA Claim

Thank you for agreeing to accept messages and documents electronically for the duration of this claim. Here are the <u>terms and conditions</u> for electronic communication with you.

USAA Reference Number: 616 - 7

Dear Mr. Sigler,

Please see attached for additional information.

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288



CALIFORNIA STATE REQUIRED NOTICE





Review California State Required Notice

March 1, 2020

Dear Mr. Sigler,

We are writing to inform you about the following claim:

USAA policyholder: John W Sigler
Claim number: 6-007
Date of loss: February 28, 2020
Loss location: Costa Mesa, CA

California law requires that we send you this notice following an accident or loss that is reported to us regardless of our liability decision. You have the right to select the repair shop of your choice and are under no obligation to use a shop from any of USAA's repair programs.

Important Legal Information

WE ARE PROHIBITED BY LAW FROM REQUIRING THAT REPAIRS BE DONE AT A SPECIFIC AUTOMOTIVE REPAIR DEALER. YOU ARE ENTITLED TO SELECT THE AUTO BODY REPAIR SHOP TO REPAIR DAMAGE COVERED BY US. WE HAVE RECOMMENDED AN AUTOMOTIVE REPAIR DEALER THAT WILL REPAIR YOUR DAMAGED VEHICLE. WE RECOMMEND YOU CONTACT ANY OTHER AUTOMOTIVE REPAIR DEALER YOU ARE CONSIDERING TO CLARIFY ANY QUESTIONS YOU MAY HAVE REGARDING SERVICES AND BENEFITS. IF YOU AGREE TO USE OUR RECOMMENDED AUTOMOTIVE REPAIR DEALER, WE WILL CAUSE THE DAMAGED VEHICLE TO BE RESTORED TO ITS CONDITION PRIOR TO THE LOSS AT NO ADDITIONAL COST TO YOU OTHER THAN AS STATED IN THE INSURANCE POLICY OR AS OTHERWISE ALLOWED BY LAW. IF YOU EXPERIENCE A PROBLEM WITH THE REPAIR OF YOUR VEHICLE, PLEASE CONTACT US IMMEDIATELY FOR ASSISTANCE.

If we haven't already done so, we'll contact you when we've confirmed available coverage under the policy and any limitations for that coverage.

If you have questions, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722.

Thank you,

USAA Casualty Insurance Company

Enclosed: California Auto Body Repair Consumer Bill Of Rights - XA012

6 - 007 - 9999 - 99 54593-0318

Page 1 of 1

EXHIBIT B



USAA Casualty Insurance Company

CALIFORNIA AUTO BODY REPAIR CONSUMER BILL OF RIGHTS

A CONSUMER IS ENTITLED TO:

- 1. SELECT THE AUTO BODY REPAIR SHOP TO REPAIR AUTO BODY DAMAGE COVERED BY THE INSURANCE COMPANY. AN INSURANCE COMPANY SHALL NOT REQUIRE THE REPAIRS TO BE DONE AT A SPECIFIC AUTO BODY REPAIR SHOP.
- 2. AN ITEMIZED WRITTEN ESTIMATE FOR AUTO BODY REPAIRS AND, UPON COMPLETION OF REPAIRS, A DETAILED INVOICE. THE ESTIMATE AND THE INVOICE MUST INCLUDE AN ITEMIZED LIST OF PARTS AND LABOR ALONG WITH THE TOTAL PRICE FOR THE WORK PERFORMED. THE ESTIMATE AND INVOICE MUST ALSO IDENTIFY ALL PARTS AS NEW, USED, AFTERMARKET, RECONDITIONED, OR REBUILT.
- 3. BE INFORMED ABOUT COVERAGE FOR TOWING AND STORAGE SERVICES.
- 4. BE INFORMED ABOUT THE EXTENT OF COVERAGE, IF ANY, FOR A REPLACEMENT RENTAL VEHICLE WHILE A DAMAGED VEHICLE IS BEING REPAIRED.
- 5. BE INFORMED OF WHERE TO REPORT SUSPECTED FRAUD OR OTHER COMPLAINTS AND CONCERNS ABOUT AUTO BODY REPAIRS.
- 6. SEEK AND OBTAIN AN INDEPENDENT REPAIR ESTIMATE DIRECTLY FROM A REGISTERED AUTO BODY REPAIR SHOP FOR REPAIR OF A DAMAGED VEHICLE, EVEN WHEN PURSUING AN INSURANCE CLAIM FOR REPAIR OF THE VEHICLE.

COMPLAINTS WITHIN THE JURISDICTION OF THE BUREAU OF AUTOMOTIVE REPAIR

Complaints concerning the repair of a vehicle by an auto body repair shop should be directed to:

Toll Free (800) 799-3811 Bureau of Automotive Repair 10949 North Mather Blvd. Rancho Cordova, CA 95670

The Bureau of Automotive Repair can also accept complaints over its web site at:

www.autorepair.ca.gov

COMPLAINTS WITHIN THE JURISDICTION OF THE CALIFORNIA INSURANCE COMMISSIONER

Any concerns regarding how an auto insurance claim is being handled should be submitted to the California Department of Insurance at:

800-927-4357 or (213) 897-8921 California Department of Insurance Consumer Services Division 300 South Spring Street Los Angeles, CA 90013

The California Department of Insurance can also accept complaints over its web site at:

www.insurance.ca.gov

NOTE: Authority cited: Sections 790.10, 1874.85, 1874.87 of the California Insurance Code. Reference: Sections 790.03(c), 790.03(h)(3), and 1874.87 of the California Insurance Code; Sections 9884.8, 9884.9 of the California Business and Professions Code; and California Code of Regulations, Title 10, Chapter 5, Subchapter 7.5, Section 2695.8(j).

XA012 52865-0318

Page 1 of 1

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EXHIBIT C

From: USAA[USAA.Web.Services@customermail.usaa.com]

Sent: Wednesday, March 11, 2020 11:14 AM

To: jwsigler@sws-llc.com

Subject: Information for Your USAA Total Loss Settlement

Thank you for agreeing to accept messages and documents electronically for the duration of this claim. Here are the <u>terms and conditions</u> for electronic communication with you.

USAA Reference Number: 616 - 7

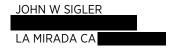
Dear Mr. Sigler,

Please see attached for additional information.

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288



INFORMATION FOR YOUR TOTAL LOSS SETTLEMENT





Provide Information for Your Total Loss Settlement

March 11, 2020

Dear Mr. Sigler,

Thank you for trusting us with your insurance needs. This letter confirms we sent you information about the total loss of your vehicle. I've enclosed the following:

- An information sheet with details about your claim and payment amount, and important information from your state
- Our Total Loss Valuation, which is our assessment of the vehicle's damages.

Next Steps

Please review the enclosures and if you haven't already, contact us with the following information:

- Title and lien holder details.
 - o If you're paying on the vehicle, provide your account number and the name, address and phone number of the lien holder.
 - o Provide the state where the vehicle is titled.
 - o If you have the vehicle's title, do not sign it. We'll provide you with more details about the title transfer.
 - o If we need any forms from you, such as an Odometer statement or Power of Attorney, we'll send them to you by mail. Remember to follow your state's guidance on notarization.
- Your preferred payment method.
 - Electronic funds transfer USAA will pay you by making a one-time funds transfer directly into a checking or savings account you designate. Non-USAA accounts must be on your funds transfer list. To add an account, log on to usaa.com, select the Funds Transfer link and click Add an Account. The deposit will be made within five business days of finalizing your claim.
 - Check A check for the payment amount will be sent to you within seven business days of finalizing your claim.

Continue Your USAA Insurance Payments

Please continue to pay your premium as you normally would. If you decide to keep your vehicle when your claim is paid, be sure to speak with a policy service representative about coverage. If you don't keep your vehicle, it'll be removed from the policy retroactive to the date after the loss date.

6 - 007 - 8524 - 10

Page 1 of 2

EXHIBIT C

How to Contact Us

Please send any correspondence or questions to us using one of the following options and include the claim/reference number above on each page faxed or mailed:

usaa.com or our mobile app: Upload documents or post a secure message to your claim file

through the Claim Communication Center.

Address: ATTN: Salvage Recovery

P.O. Box 659474 San Antonio, TX 78265

Fax: 1-800-531-8669

Phone: 1-210-531-8722 ext. 33105

It's an honor to serve you. Please think of us first for all your financial needs.

Thank you,

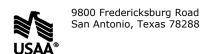
USAA Casualty Insurance Company

Enclosed: Claim, Payment And State Information

CCC TOTAL LOSS VALUATION

6 - 007 - 8524 - 10

Page 2 of 2



Claim and Payment Information

Following are details about your claim and claim payment:

Claim:

Registered owner:

Policyholder:

USAA #:

Claim #:

Loss location:

John W Sigler

John W Sigle

Type of loss: Collision
Date of loss: February 28, 2020

Vehicle information: 2013 CHEVROLET IMPALA 4D LTZ

VIN #: 2G1WC5E3XD1155837

Payment:

Vehicle's actual cash value:\$8,437.00Sales tax:\$801.52CA CVR Fees:\$0.00Manager Adjustment:\$0.00Collision Deductible:\$(1,000.00)Net Total:\$8,238.52

If you cannot purchase a comparable vehicle for the gross settlement amount within 35 days of receipt of the final settlement amount, please contact us and we will reopen the file.

Important Information from the state of CA

003737616 - DM-04664 - 7 - 8524 - 10

126190-0919



MARKET VALUATION REPORT

Prepared for USAA CASUALTY INSURANCE COMPANY





CLAIM INFORMATION

Owner Sigler, John

La Mirada, CA

Loss Vehicle 2013 Chevrolet Impala LTZ

 Loss Incident Date
 02/28/2020

 Claim Reported
 03/10/2020

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INSURANCE INFORMATION

Report Reference Number 96832839

Claim Reference 7001

Adjuster Bushnell, Danelle Appraiser Galvez, Pablo

Odometer 66,632

Last Updated 03/10/2020 06:06 PM



VALUATION SUMMARY

Base Vehicle Value \$8,437.00

Adjusted Vehicle Value \$8,437.00 Vehicular Tax (9.5%) + \$801.52

Tax reflects applicable state, county and municipal taxes.

Total \$ 9,238.52

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

The CCC ONE® Market Valuation
Report reflects CCC Information
Services Inc.'s opinion as to the value
of the loss vehicle, based on information
provided to CCC by USAA CASUALTY
INSURANCE COMPANY.

Loss vehicle has 33% fewer than average mileage of 99,000.

BASE VEHICLE VALUE

This is derived per our Valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

Valuation Methodology2
Vehicle Information3
Vehicle Condition6
Previous Valuation8
Comparable Vehicles10
Valuation Notes15
Supplemental Information 16

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Owner: Sigler, John
Claim: 7001

VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

USAA CASUALTY INSURANCE COMPANY has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles advertised for sale by dealerships or private parties. CCC also obtains vehicle sales prices from a database of California Department of Motor Vehicles vehicle registration sold transactions. All of these sources are updated regularly.

SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.

Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.



CALCULATE BASE VEHICLE VALUE

The Base Vehicle Value is based on CCC's recent previous valuation of this vehicle reflecting the current inspection information provided by USAA CASUALTY INSURANCE COMPANY. Adjustments may have been made where the current information differs from that provided to CCC regarding the previous valuation, such as differences in mileage, options, and additional equipment. Dollar adjustments are based upon market research.



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EXHIBIT C 81

Owner: Sigler, John Claim: 7001



VEHICLE INFORMATION

VEHICLE DETAILS

Location LA MIRADA, CA 90638 VIN 2G1WC5E3XD1155837

Year 2013 Make Chevrolet Model Impala LTZ Trim Body Type Sedan

Engine -

Cylinders 6 3.6L Displacement Fuel Type Gasoline Carburation **Direct Injection**

Transmission Automatic Transmission Overdrive

Curb Weight 3649 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE HISTORY SUMMARY

No Title Problem Found Experian AutoCheck

National Highway Traffic 1 Recall

Safety Administration

Owner: Sigler, John	
Claim:	7001



VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	66,632	
Transmission	Automatic Transmission	
Transmission	Overdrive	~
Davies		
Power	Power Steering	~
	Power Brakes	V
	Power Windows	V
	Power Locks	~
	Power Mirrors	~
	Power Driver Seat	~
	Power Passenger Seat	~
	Power Trunk/Gate Release	~
Decor/Convenience	Air Conditioning	~
	Climate Control	~
	Tilt Wheel	~
	Cruise Control	~
	Rear Defogger	~
	Intermittent Wipers	~
	Console/Storage	~
	Keyless Entry	~
	Message Center	~
	Home Link	~
	Remote Starter	~
	Wood Interior Trim	~
Seating	Bucket Seats	V
	Leather Seats	V
	Heated Seats	V
Radio	AM Radio	~
	FM Radio	V
	Stereo	V
	Search/Seek	·
	CD Player	J
	Steering Wheel Touch Controls	<i>y</i>
	casaig Triloor Fodori Controlo	•

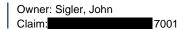
To the left is the equipment of the loss vehicle that USAA CASUALTY INSURANCE COMPANY provided to

- ✓ Standard This equipment is included in the base configuration of the vehicle at time of purchase.
- Additional Equipment that is not Standard but was noted to be on the loss vehicle.

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USAA Confidential **EXHIBIT C**

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VEHICLE INFORMATION

VEHICLE	EQUIPMENT
---------	------------------

	Auxiliary Audio Connection	~
	Premium Radio	✓
	Satellite Radio	✓
Wheels	Aluminum/Alloy Wheels	~
Safety/Brakes	Air Bag (Driver Only)	~
	Passenger Air Bag	✓
	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Communications System	✓
	Hands Free	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
Exterior/Paint/Glass	Dual Mirrors	✓
	Heated Mirrors	✓
	Body Side Moldings	✓
	Tinted Glass	✓
	Fog Lamps	✓
	Rear Spoiler	✓
	Clearcoat Paint	
	Metallic Paint	

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Owner: Sigler, John Claim: 7001



VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes/Typical Vehicle Description	Value Impact
Mechanical	AVERAGE	Typical Vehicle Desc: Engine: Minor to no seepage. Belts and hoses firm, show minimal wear. Minimal dirt and grease in engine compartment. Transmission: Fluid slightly discolored. None to a few areas of seepage.	\$ 0
Tires	AVERAGE	Typical Vehicle Desc: Rear Tires: 41% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11) Front Tires: 41% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	\$ 0
Paint	AVERAGE	Typical Vehicle Desc: A few small to minimal deep surface chips and/or scratches. No significant peeling and/or flaking. Minor swirl marks. Slight to no Fading.	\$ 0
Body	AVERAGE	Typical Vehicle Desc: Sheet Metal: Few to no dents. Few to numerous dings. No significant to no surface rust. Trim: Minimal damage to components. No missing components. A few to zero dents. Numerous to a few dings.	\$ 0
Glass	AVERAGE	Typical Vehicle Desc: Light surface scratches and/or pitting. Few to no chips.	\$ 0

USAA CASUALTY INSURANCE

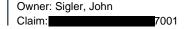
COMPANY uses condition inspection guidelines to rate the condition of key components of the loss vehicle on a three-point scale. A rating of average condition results in a valuation of that component that is consistent with typical vehicles for that year, make and model of vehicle. If a component is rated in exceptional condition, then a positive monetary adjustment is made to reflect the impact of that condition level on the value of the loss vehicle. Similarly, if a component is rated in below average condition, then a negative monetary adjustment is made to reflect the impact of that condition level on the value of the loss vehicle. Inspection Notes, if any, reflect additional observations from the appraiser regarding the loss vehicle's condition. Monetary adjustments are based upon market research consisting of data gathered from dealerships in California.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Average condition. These dollar adjustments are based upon interviews with dealerships across the United States.

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VEHICLE CONDITION

COMPONENT CONDITION

Condition **Inspection Notes/Typical Vehicle Value Impact** Description Interior **AVERAGE Typical Vehicle Desc:** \$0 Headliner: A few small to no holes and/ or burn marks. No significant scuffing to lightly scuffed. Dashboard: A few small to no scratches and/or gouges. Minimal damage to firmly intact components. Light to no significant wear. Carpets: Lightly soiled to clean and/ or stained. None to a few small tears, holes and /or burn marks. None or no significant bare spots. Seats: Lightly soiled or clean, faded and/or discolored. None to no significant tears, holes and/or burn marks. None or

no significant bare spots.

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Owner: Sigler, John
Claim: 7001



Options	Loss Vehicle	Previous Valuation 1
Odometer	66,632	66,632
Automatic Transmission	~	~
Overdrive	~	~
Power Steering	~	~
Power Brakes	~	~
Power Windows	~	~
Power Locks	~	~
Power Mirrors	~	~
Power Driver Seat	~	~
Power Passenger Seat	~	~
Power Trunk/Gate Release	~	~
Air Conditioning	~	~
Climate Control	~	~
Tilt Wheel	~	~
Cruise Control	~	~
Rear Defogger	~	~
Intermittent Wipers	V	~
Console/Storage	~	~
Keyless Entry	V	~
Message Center	~	~
Home Link	V	~
Remote Starter	· ·	-
Wood Interior Trim	~	~
Bucket Seats	· ·	~
Leather Seats	V	~
Heated Seats	~	~
AM Radio	-	~
FM Radio	~	*
Stereo	~	•
Search/Seek	•	<u> </u>
CD Player	· ·	· ·
Steering Wheel Touch Controls		· /
Auxiliary Audio Connection	•	~/
Premium Radio		~
Satellite Radio	•	•
Aluminum/Alloy Wheels	.,	•
Drivers Side Air Bag	•	*
	• •	•
Passenger Air Bag	•	•
Anti-lock Brakes (4)	V	V
4-wheel Disc Brakes	~	~

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Comp 1 Updated Date: 03/10/2020
2013 Chevrolet Impala Ltz 6 3.6I
Gasoline Direct Injection
VIN 2G1WC5E3XD1155837
Source Previous Valuation

Previous Valuation means that the

loss vehicle was recently valued. The details shown in this section reflect the odometer and any differences in vehicle configuration provided by the insurer as compared to the previous valuation. The loss vehicle is being valued based on this previous valuation, adjusted to reflect any differences in reported attributes.

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Owner: Sigler, John Claim: 7001



Previous Valuation

Options	Loss Vehicle	Previous Valuation 1
Front Side Impact Air Bags	~	~
Head/Curtain Air Bags	~	~
Communications System	~	~
Hands Free	~	~
Alarm	~	~
Traction Control	~	~
Stability Control	~	~
Dual Mirrors	~	~
Heated Mirrors	~	~
Body Side Moldings	~	~
Tinted Glass	~	~
Fog Lamps	~	~
Rear Spoiler	~	~
Clearcoat Paint	~	~
Metallic Paint	~	~
Value		\$ 8,437
Adjustments:		
Adjusted Comparable Value		\$ 8,437

Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES

	Vehicle		**Comp 2	**Comp 3	Comp 1 Updated Date: 2013 Chevrolet Impala Ltz (
Odometer	66,632	73,505	119,352	117,134	Gasoline Direct Injection
Automatic Transmission	~	~	~	~	VIN 2G1WC5E3XD1259101
Overdrive	~	~	~	~	Dealership Car Depot
Power Steering	~	~	~	~	Telephone (213) 725-2132 Source Truecar
Power Brakes	~	~	~	~	Stock # 259101
Power Windows	~	~	~	~	Distance from La Mirada, C
Power Locks	~	~	~	~	17 Miles - Pasadena, CA
Power Mirrors	~	~	~	~	Comp 2 Updated Date:
Power Driver Seat	V	~	~	~	2013 Chevrolet Impala Ltz (Gasoline Direct Injection
Power Passenger Seat	~	~	~	~	VIN 2G1WC5E36D1141384
Power Trunk/Gate Release	V	· ·	· ·	~	Dealership Laguna Motors
Air Conditioning	~	~		~	Telephone (714) 742-4759
Climate Control	~	· ·	•	~	Source Truecar
Tilt Wheel	j	·	·	<u> </u>	Stock # LM01216
Cruise Control	•		<u> </u>	V	Distance from La Mirada, C 31 Miles - Laguna Niguel, CA
Rear Defogger	j	•	•	<u> </u>	Comp 3 Updated Date:
Intermittent Wipers	<u> </u>	•	•	~	2013 Chevrolet Impala Ltz
Console/Storage	J	•	· ·	~	Gasoline Direct Injection
Keyless Entry	· ·	•	•	~	VIN 2G1WC5E30D1219450
Message Center	J	· ·	J	<u> </u>	Dealership Advantage Auto Telephone (909) 795-7990
Home Link	~	•	•	~	Source Truecar
Remote Starter	<u> </u>	•	•	~	Stock # 219450
Wood Interior Trim		•	•	~	Distance from La Mirada, C
Bucket Seats				<u> </u>	48 Miles - Redlands, CA
Leather Seats	~	<u> </u>	<u> </u>	~	Comparable vehicles used
Heated Seats	<u> </u>			7	determination of the Base Ve
AM Radio	~	~	<u> </u>	· .	are not intended to be replac
FM Radio	Ž	<u> </u>		*	vehicles but are reflective of
Stereo	<u> </u>	<u> </u>	<u> </u>	· .	value, and may no longer be for sale.
Stereo Search/Seek	•	•	•	V	ioi sale.
	V	V	~	V	List Price is the sticker price
CD Player	*	~	*	~	inspected dealer vehicle and
Steering Wheel Touch Controls	~	~	~	~	advertised price for the adver- vehicle.
Auxiliary Audio Connection	V	~	~	V	VEHICLE.
Premium Radio	~	~	<u> </u>	~	Distance is based upon a st
Satellite Radio	V	~	~	~	between loss and comparabl
Aluminum/Alloy Wheels	~	~	~	~	locations.
Electric Glass Roof	X	X	V	×	**Because the loss vehicle w
Drivers Side Air Bag	V	V	V	~	valued, the comparable vehic
Passenger Air Bag	V	~	~	~	added for informational purpo

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Owner: Sigler, John Claim:



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 1	**Comp 2	**Comp 3
4-wheel Disc Brakes	~	~	~	~
Front Side Impact Air Bags	~	~	~	~
Head/Curtain Air Bags	~	~	~	~
Communications System	~	~	~	~
Hands Free	~	~	~	~
Alarm	~	~	~	~
Traction Control	~	~	~	~
Stability Control	~	~	~	~
Dual Mirrors	~	~	~	~
Heated Mirrors	~	~	~	~
Body Side Moldings	~	~	~	~
Tinted Glass	~	~	~	~
Fog Lamps	~	~	~	~
Rear Spoiler	~	~	~	~
Clearcoat Paint	~	×	×	×
Metallic Paint	~	~	~	×
California Emissions	×	×	~	~
List Price		\$ 7,795	\$ 6,500	\$ 6,995
Adjustments: Options			- \$ 400	
Mileage		+ \$ 183	+ \$ 2,029	+ \$ 1,960
Adjusted Comparable Value		\$ 7,978	\$ 8,129	\$ 8,955

were not used to determine the Base Vehicle Value.

Options	Loss Vehicle	**Comp 4
Odometer	66,632	121,412
Automatic Transmission	~	~
Overdrive	~	~
Power Steering	~	~
Power Brakes	~	~
Power Windows	~	~
Power Locks	~	~
Power Mirrors	~	~
Power Driver Seat	~	~
Power Passenger Seat	~	~
Power Trunk/Gate Release	~	~
Air Conditioning	~	~
Climate Control	~	~

Updated Date: 03/08/2020 Comp 4 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E36D1242375 Dealership Advantage Auto Ctr **Telephone** (909) 795-7990 Source Truecar Stock # 242375 Distance from La Mirada, CA 48 Miles - Redlands, CA Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

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Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 4
Tilt Wheel	~	~
Cruise Control	~	~
Rear Defogger	~	~
Intermittent Wipers	~	~
Console/Storage	~	~
Keyless Entry	~	~
Message Center	~	~
Home Link	~	~
Remote Starter	~	~
Wood Interior Trim	~	~
Bucket Seats	~	~
Leather Seats	~	~
Heated Seats	~	~
AM Radio	~	~
FM Radio	~	~
Stereo	~	~
Search/Seek	~	~
CD Player	~	~
Steering Wheel Touch Controls	~	~
Auxiliary Audio Connection	~	~
Premium Radio	~	~
Satellite Radio	~	~
Aluminum/Alloy Wheels	~	~
Electric Glass Roof	×	~
Drivers Side Air Bag	~	~
Passenger Air Bag	~	~
Anti-lock Brakes (4)	~	~
4-wheel Disc Brakes	~	~
Front Side Impact Air Bags	~	~
Head/Curtain Air Bags	~	~
Communications System	~	~
Hands Free	~	~
Alarm	~	~
Traction Control	~	~
Stability Control	~	~
Dual Mirrors	~	~
Heated Mirrors	~	~
Body Side Moldings	~	V
Tinted Glass	~	~
Fog Lamps	~	V

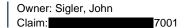
List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.

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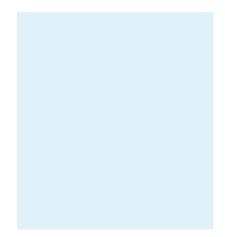
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© COMPARABLE VEHICLES

Options		Loss Vehicle	**Comp 4
Rear Spoiler		~	~
Clearcoat Paint		~	×
Metallic Paint		~	×
List Price			\$ 6,995
Adjustments	: Options		- \$ 400
	Mileage		+ \$ 2,089
Adjusted Com	parable Value		\$ 8,684



Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES



COMPARABLE VEHICLE SUMMARY

	Source	Comparable Vehicle	Price	Adjusted Comp Value
	Prior Valuation	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 8,437 (Value)	\$ 8,437
** 1	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 7,795 (List)	\$ 7,978
** 2	Verified	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 6,500 (List)	\$ 8,129
** 3	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 6,995 (List)	\$ 8,955
** 4	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 6,995 (List)	\$ 8,684
	Base Vehicle Va	alue	\$ 8,437.00	

The vehicle value is based solely on CCC's recent previous valuation of this vehicle, reflecting the current inspection information provided by USAA CASUALTY INSURANCE COMPANY. Adjustments may have been made where the current information differs from that provided to CCC regarding the previous valuation. The comparable vehicles are presented for information purposes only.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value

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Owner: Sigler, John
Claim: 7001



This Market Valuation Report has been prepared exclusively for use by USAA CASUALTY INSURANCE COMPANY, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Regulations concerning vehicle value include California Code of Regulations 10 CA ADC 2695.

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EXHIBIT C

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Owner: Sigler, John Claim: 7001

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

			reported by Experia
TITLE CHECK	ļ	RESULTS FOUND	the 2013 Chevrole
Abandoned	~	No Abandoned Record Found	(2G1WC5E3XD11st provided for inform
Damaged	~	No Damaged Record Found	otherwise noted in
Fire Damage	~	No Fire Damage Record Found	CCC does not adju
Grey Market	~	No Grey Market Record Found	vehicle based upor
Hail Damage	~	No Hail Damage Record Found	LEGEND:
Insurance Loss	~	No Insurance Loss Record Found	✓ No Event Found
Junk	~	No Junk Record Found	Event Found
Rebuilt	~	No Rebuilt Record Found	Information Nee
Salvage	~	No Salvage Record Found	TITLE CHECK
EVENT CHECK		RESULTS FOUND	THIS VEHICLE CH AutoCheck's result
NHTSA Crash Test Vehicle	~	No NHTSA Crash Test Vehicle Record Found	show no significant
Frame Damage	V	No Frame Damage Record Found	found, events ofter
Major Damage Incident	~	No Major Damage Incident Record Found	damage or warning vehicle.
Manufacturer Buyback/Lemon	V	No Manufacturer Buyback/Lemon Record Found	EVENT CHECK
Odometer Problem	~	No Odometer Problem Record Found	THIS VEHICLE CH
Recycled	V	No Recycled Record Found	AutoCheck's result
Water Damage	~	No Water Damage Record Found	show no historical
Salvage Auction	V	No Salvage Auction Record Found	a significant autom
VEHICLE INFORMATION		RESULTS FOUND	problems can indic car damage, theft,
	l	RESULTS FOUND	problems.
Accident	~	No Accident Record Found	VEHICLE INFORM
Corrected Title	~	No Corrected Title Record Found	INFORMATION FO
Driver Education	V	No Driver Education Record Found	AutoCheck found a
Fire Damage Incident	~	No Fire Damage Incident Record Found	on this vehicle. The
Lease	~	No Lease Record Found	more history for thi
Lien	~	No Lien Record Found	ODOMETER CHE
Livery Use	~	No Livery Use Record Found	THIS VEHICLE CH
Government Use	~	No Government Use Record Found	AutoCheck's result
Police Use	~	No Police Use Record Found	show no indication or tampering was f
Fleet	~	No Fleet Record Found	determines odome
Rental		Rental Record Found	searching for recor
Fleet and/or Rental		Fleet and/or Rental Record Found	odometer readings
Repossessed	~	No Repossessed Record Found	reported value. Oth can report events of
Taxi use	~	No Taxi use Record Found	odometer breakage
Theft	~	No Theft Record Found	Ü

No Fleet and/or Lease Record Found

No Duplicate Title Record Found

CCC provides USAA CASUALTY INSURANCE COMPANY information d by Experian regarding et Impala 155837). This data is national purposes. Unless this Valuation Detail, ust the value of the loss on this information.

- nd
- eded

HECKS OUT

It for this loss vehicle nt title events. When n indicate automotive gs associated with the

HECKS OUT

It for this loss vehicle events that indicate notive problem. These cate past previous or other significant

MATION

OUND

additional information nese records will provide nis loss vehicle

ECK

It for this loss vehicle n of odometer rollback found. AutoCheck eter rollbacks by ords that indicate s less than a previously ther odometer events of tampering, or possible

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No Emissions Safety Inspection Record Found

Fleet and/or Lease

Duplicate Title

Emissions Safety Inspection

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Owner: Sigler, John
Claim: 7001

SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 03/10/2020

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
09/26/2012	CA	10	Motor Vehicle Dept.	ODOMETER READING FROM DMV
09/26/2012	CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
09/26/2012	CA		Motor Vehicle Dept.	TITLED OR REGISTERED AS A RENTAL VEHICLE, OR PART OF A RENTAL FLEET
10/05/2012	CA		Motor Vehicle Dept.	TITLE
09/17/2013	MONTEBELLO, CA	19429	Dealer Record	VEHICLE IN DEALER INVENTORY
09/20/2013	CA		GM Certified Data	GM APPROVED CERTIFIED PRE-OWNED VEHICLE
09/20/2013	MONTEBELLO, CA		GM Certified Data	VEHICLE IN DEALER INVENTORY
09/22/2013	CA	19438	Motor Vehicle Dept.	ODOMETER READING FROM DMV
10/14/2013	COSTA MESA, CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
10/23/2013	COSTA MESA, CA		Motor Vehicle Dept.	TITLE
07/23/2014			Manufacturer	MANUFACTURER RECALL
11/27/2017	LA MIRADA, CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

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Owner: Sigler, John	
Claim:	7001

SUPPLEMENTAL INFORMATION

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

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EXHIBIT C

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Owner: Sigler, John Claim: 7001

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID: 14V355000 Mfg's Report Date: JUN 23, 2014 Component: ELECTRICAL SYSTEM

Potential Number Of Units Affected: 3,141,731

Summary: This defect can affect the safe operation of the airbag system. Until this recall is performed, customers should remove all items from their key rings, leaving only the ignition key. The key fob (if applicable), should also be removed from the key ring. General Motors LLC (GM) is recalling certain model year 2005-2009 Buick LaCrosse, 2006-2011 Buick Lucerne, 2000-2005 Cadillac DeVille, 2006-2011 Cadillac DTS, 2006-2014 Chevrolet Impala, and 2006-2007 Chevrolet Monte Carlo vehicles. In the affected vehicles, the weight on the key ring and road conditions or some other jarring event may cause the ignition switch to move out of the run position, turning off the engine.

Consequence: If the key is not in the run position, the air bags may not deploy if the vehicle is involved in a crash, increasing the risk of injury. Additionally, a key knocked out of the run position could cause loss of engine power, power steering, and power braking, increasing the risk of a vehicle crash.

Remedy: GM will notify owners, and dealers will install two 13mm key rings and key insert into the vehicle's ignition keys, free of charge. The manufacturer has not yet provided a notification schedule. Owners may contact General Motors customer service at 1-800-521-7300 (Buick), 1-800-458-8006 (Cadillac), and 1-800-222-1020 (Chevrolet). GM's number for this recall is 14299.

Notes : Owners may also contact the National Highway Traffic Safety Administration Vehicle Safety Hotline at 1-888-327-4236 (TTY 1-800-424-9153), or go to www.safercar.gov.

The National Highway Traffic Safety Administration has issued 1 safety related recall notices that may apply to the above valued vehicle.

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EXHIBIT C

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EXHIBIT D

From: USAA Claims<54zqmpx88pxq@claims.usaa.com>

Sent: Friday, March 27, 2020 10:03 AM

To: jwsigler@sws-llc.com

Subject: Take Next Steps for USAA Total Loss Payment

Thank you for agreeing to accept messages and documents electronically for the duration of this claim. Here are the <u>terms and conditions</u> for electronic communication with you.

USAA Reference Number: 616 - 7

Dear Mr. Sigler,

Please see attached for additional information.

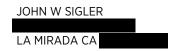
You may reply to this message. If you need to provide documentation, you can attach documents to your email. We cannot guarantee the security of any medical, financial or other personally identifiable information sent by email.

[08524:041:85]

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288



NEXT STEPS FOR YOUR TOTAL LOSS PAYMENT





Take Next Steps for Your Total Loss Payment

March 27, 2020

Dear Mr. Sigler,

Your total loss payment has been calculated based on your decision to transfer your vehicle ownership and is now ready. Your claim payment will be issued once we have all signed forms.

Ownership of Your Vehicle Will Transfer to USAA

After the transfer is completed, we'll sell the vehicle at auction, and you'll no longer have the right to access, inspect or use the vehicle as evidence in any legal action. Also, we want to remind you to remove any belongings you may have in the vehicle as soon as possible.

Claim Information Enclosed for Your Records

We've enclosed the following documents:

- An information sheet with details about your claim and payment amount based on our agreement with you. The sheet also includes important information from your state.
- Our Total Loss Valuation, which is our assessment of the vehicle's damages.

Please keep these documents for your records.

You have the right to appraisal under your insurance policy which states:

DEFINITIONS

- A. "You" and "your" refer to the "named insured" shown on the Declarations and spouse or registered domestic partner if a resident of the same household.
- B. "We," "us," and "our" refer to the Company providing this insurance.
- O. "Your covered auto" means:
- 1. Any vehicle shown on the Declarations.
- 2. Any newly acquired vehicle.
- 3. Any trailer you own.

6 - 007 - 8524 - 41

Page 1 of 2

EXHIBIT D
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PART D - PHYSICAL DAMAGE COVERAGE

DEFINITIONS

A. "Actual cash value" means the amount that it would cost, at the time of loss, to buy a comparable vehicle. As applied to your covered auto, a comparable vehicle is one of the same make, model, model year, body type, and options with substantially similar mileage and physical condition

APPRAISAL

If we and you do not agree on the amount of loss, either may demand an appraisal. In this event, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will pay its chosen appraiser and share the expenses of the umpire equally. Neither we nor you waive any rights under this policy by agreeing to an appraisal.

As you have indicated your intent to exercise your rights to appraisal, USAA will proceed with the appraisal process once a letter of representation is received from your chosen appraiser. USAA will issue payment on the undisputed amount of the settlement upon receipt of negotiable paperwork. Upon appraisal clause completion the difference will be issued.

How to Contact Us

Please send any correspondence or questions to us using one of the following options and include the claim/reference number above on each page:

usaa.com or our mobile app: Upload documents or post a secure message to your claim file

through the Claim Communication Center.

Address: USAA Claims Department

P.O. Box 33490

San Antonio, TX 78265

Fax: 1-800-531-8669

Phone: 210-531-USAA (8722), our mobile shortcut #8722 or

800-531-8722.

Thank you, USAA Total Theft/Fire Department USAA Casualty Insurance Company

Enclosed: Claim, Payment And State Information

Valuation Estimate

Initial Estimate IMPERIAL BODY SHOP

cc: John W Sigler

6 - 007 - 8524 - 41

Page 2 of 2

EXHIBIT D
103



USAA Casualty Insurance Company

CLAIM AND PAYMENT INFORMATION

Following are details about your claim and claim payment:

Claim:

Registered owner:

USAA policyholder:

Claim number:

Loss location:

Date of loss:

John W Sigler

John W Sigler

G-007

Costa Mesa, CA

February 28, 2020

Vehicle information: 2013 CHEVROLET IMPALA 4D LTZ

VIN: 2G1WC5E3XD1155837

Payment:

Vehicle's actual cash value:	\$8,872.00
Sales tax:	\$842.84
Partial or Prior Payments:	\$0.00
CA CVR Fees:	\$214.00
Collision Deductible:	\$0.00
Net Total:	\$9,928.84

Important Information from the state of CA

If you cannot purchase a comparable vehicle for the gross settlement amount within 35 days of receipt of the final settlement amount, please contact us and we will reopen the file.

USAA Confidential

EXHIBIT D

104

Prepared for USAA





CLAIM INFORMATION

Owner Sigler, John

La Mirada, CA

Loss Vehicle 2013 Chevrolet Impala LTZ

 Loss Incident Date
 02/28/2020

 Claim Reported
 03/10/2020

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INSURANCE INFORMATION

Report Reference Number 96832839

Claim Reference 7001

Adjuster Bushnell, Danelle
Appraiser Galvez, Pablo

Odometer 66,632

Last Updated 03/23/2020 01:58 PM



VALUATION SUMMARY

Base Vehicle Value \$8,837.00
Refurbishments +\$ 35.00

Adjusted Vehicle Value \$8,872.00 Vehicular Tax (9.5%) + \$842.84

Vehicular Tax (9.5%)
Tax reflects applicable state, county and municipal taxes.

Total \$ 9,714.84

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

The CCC ONE® Market Valuation
Report reflects CCC Information
Services Inc.'s opinion as to the value
of the loss vehicle, based on information
provided to CCC by USAA.

Loss vehicle has 33% fewer than average mileage of 99,000.

BASE VEHICLE VALUE

This is derived per our Valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

Valuation Methodology	2
Vehicle Information	3
Vehicle Condition	6
Previous Valuation	8
Comparable Vehicles	10
Valuation Notes	16
Supplemental Information	17

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Owner: Sigler, John
Claim: 7001

VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

USAA has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles advertised for sale by dealerships or private parties. CCC also obtains vehicle sales prices from a database of California Department of Motor Vehicles vehicle registration sold transactions. All of these sources are updated regularly.

SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.

Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.



CALCULATE BASE VEHICLE VALUE

The Base Vehicle Value is based on CCC's recent previous valuation of this vehicle reflecting the current inspection information provided by USAA. Adjustments may have been made where the current information differs from that provided to CCC regarding the previous valuation, such as differences in mileage, options, and additional equipment. Dollar adjustments are based upon market research.



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EXHIBIT D

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Owner: Sigler, John Claim:



VEHICLE INFORMATION

VEHICLE DETAILS

Location LA MIRADA, CA 90638 VIN 2G1WC5E3XD1155837

Year 2013 Make Chevrolet Model Impala Trim LTZ Body Type Sedan

Engine -

Cylinders 6 Displacement 3.6L Fuel Type Gasoline Carburation **Direct Injection**

Transmission Automatic Transmission Overdrive

Curb Weight 3649 lbs

VEHICLE HISTORY SUMMARY

CCC VINguard® 1 Possible Total Loss

> 1 Collision Estimate 03/10/2020

Experian AutoCheck No Title Problem Found

National Highway Traffic 1 Recall

Safety Administration

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

Using the VIN for this vehicle, VINguard® detected discrepancies or prior history requiring additional research.

See Supplemental Information section for additional details.

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USAA Confidential **EXHIBIT D** 107

Owner: Sigler, John	
Claim:	7001



VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	66,632	
Transmission	Automatic Transmission	~
	Overdrive	·
Power	Power Steering	~
	Power Brakes	~
	Power Windows	~
	Power Locks	~
	Power Mirrors	~
	Power Driver Seat	V
	Power Passenger Seat	~
	Power Trunk/Gate Release	V
Decor/Convenience	Air Conditioning	~
	Climate Control	V
	Tilt Wheel	~
	Cruise Control	V
	Rear Defogger	~
	Intermittent Wipers	V
	Console/Storage	~
	Keyless Entry	~
	Message Center	~
	Home Link	V
	Remote Starter	~
	Wood Interior Trim	V
Seating	Bucket Seats	~
	Leather Seats	V
	Heated Seats	~
Radio	AM Radio	~
	FM Radio	V
	Stereo	~
	Search/Seek	V
	CD Player	~
	Steering Wheel Touch Controls	V

To the left is the equipment of the loss vehicle that USAA provided to CCC.

- ✓ Standard This equipment is included in the base configuration of the vehicle at time of purchase.
- Additional Equipment that is not Standard but was noted to be on the loss vehicle.

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USAA Confidential **EXHIBIT D**

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Owner	: Sigler, John	
Claim:		7001

VEHICLE INFORMATION

VEHICLE EQUIPMENT

VEHICLE EQUI ME	-14 1	
	Auxiliary Audio Connection	
	Premium Radio	<u> </u>
	Satellite Radio	<u> </u>
Wheels	Aluminum/Alloy Wheels	<i>y</i>
Roof	Electric Glass Roof	*
Safety/Brakes	Air Bag (Driver Only)	J
,	Passenger Air Bag	<i>y</i>
	Anti-lock Brakes (4)	
	4-wheel Disc Brakes	· ·
	Front Side Impact Air Bags	
	Head/Curtain Air Bags	V
	Communications System	~
	Hands Free	~
	Alarm	~
	Traction Control	~
	Stability Control	~
Exterior/Paint/Glass	Dual Mirrors	~
	Heated Mirrors	~
	Body Side Moldings	~
	Tinted Glass	~
	Fog Lamps	~
	Rear Spoiler	~
	Clearcoat Paint	
	Metallic Paint	

Owner: Sigler, John Claim:



VEHICLE CONDITION/REFURBISHMENTS

COMPONENT CONDITION

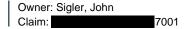
	Condition	Inspection Notes/Typical Vehicle Description	Value Impact
Mechanical	AVERAGE	Typical Vehicle Desc: Engine: Minor to no seepage. Belts and hoses firm, show minimal wear. Minimal dirt and grease in engine compartment. Transmission: Fluid slightly discolored. None to a few areas of seepage.	
Tires	AVERAGE	Typical Vehicle Desc: Rear Tires: 41% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11) Front Tires: 41% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	\$ 0
Paint	AVERAGE	Typical Vehicle Desc: A few small to minimal deep surface chips and/or scratches. No significant peeling and/or flaking. Minor swirl marks. Slight to no Fading.	\$ 0
Body	AVERAGE	Typical Vehicle Desc: Sheet Metal: Few to no dents. Few to numerous dings. No significant to no surface rust. Trim: Minimal damage to components. No missing components. A few to zero dents. Numerous to a few dings.	\$ 0
Glass	AVERAGE	Typical Vehicle Desc: Light surface scratches and/or pitting. Few to no chips.	\$ 0

USAA uses condition inspection guidelines to rate the condition of key components of the loss vehicle on a three-point scale. A rating of average condition results in a valuation of that component that is consistent with typical vehicles for that year, make and model of vehicle. If a component is rated in exceptional condition, then a positive monetary adjustment is made to reflect the impact of that condition level on the value of the loss vehicle. Similarly, if a component is rated in below average condition, then a negative monetary adjustment is made to reflect the impact of that condition level on the value of the loss vehicle. Inspection Notes, if any, reflect additional observations from the appraiser regarding the loss vehicle's condition. Monetary adjustments are based upon market research consisting of data gathered from dealerships in California.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Average condition. These dollar adjustments are based upon interviews with dealerships across the United States.

USAA also identifies the after factory options and upkeep dollars invested into the loss vehicle that were brought to its attention. CCC makes dollar adjustments that reflect the impact, if any, these items have on the value of the vehicle. The total of these adjustments is shown in the Valuation Summary as Refurbishments.

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VEHICLE CONDITION/REFURBISHMENTS

COMPON	ENT CONDITION	ON	
	Condition	Inspection Notes/Typical Vehicle Description	Value Impact
Interior	AVERAGE	Typical Vehicle Desc: Headliner: A few small to no holes and/ or burn marks. No significant scuffing to lightly scuffed. Dashboard: A few small to no scratches and/or gouges. Minimal damage to firmly intact components. Light to no significant wear. Carpets: Lightly soiled to clean and/ or stained. None to a few small tears, holes and /or burn marks. None or no significant bare spots. Seats: Lightly soiled or clean, faded and/or discolored. None to no significant tears, holes and/or burn marks. None or no significant bare spots.	
Maintenance Item		Purchase Price : \$ 165.00	\$ 35
Total Cor	ndition Adjustme	nts	\$ 0

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Owner: Sigler, John
Claim: 7001



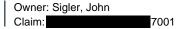
Odometer 66,632 66,632 Automatic Transmission Overdrive Power Steering Power Brakes Power Windows Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag Passenger Air Bag	Options	Loss Vehicle	Previous Valuation 1
Overdrive Power Steering Power Brakes Power Windows Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Odometer	66,632	66,632
Power Steering Power Brakes Power Windows Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Automatic Transmission	~	~
Power Brakes Power Windows Power Locks Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Overdrive	~	~
Power Windows Power Locks Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Steering	~	~
Power Locks Power Mirrors Power Driver Seat Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Brakes	V	~
Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Windows	~	~
Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Locks	~	~
Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Mirrors	~	~
Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Driver Seat	~	~
Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Passenger Seat	~	~
Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Trunk/Gate Release		~
Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Air Conditioning	~	~
Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Climate Control	~	~
Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Tilt Wheel	~	~
Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Cruise Control	~	~
Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Rear Defogger	~	~
Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Intermittent Wipers	V	~
Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		~	~
Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	-	V	~
Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			~
Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Home Link	V	~
Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Remote Starter		
Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Wood Interior Trim		
Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Bucket Seats		
Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Leather Seats	•	
AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Heated Seats	*.	
FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			
Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			Ť
Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			•
CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			
Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		•	·
Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		<u> </u>	<u> </u>
Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	-	· ·	· /
Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		<u> </u>	· ·
Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		4	4
Electric Glass Roof Drivers Side Air Bag			•/
Drivers Side Air Bag	•	•/	-
		./	^
1 assorige All Day	•	•	•
Anti-lock Brakes (4)		• 1	•

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Comp 1 Updated Date: 03/10/2020 2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection VIN 2G1WC5E3XD1155837 Source Previous Valuation

Previous Valuation means that the loss vehicle was recently valued. The details shown in this section reflect the odometer and any differences in vehicle configuration provided by the insurer as compared to the previous valuation. The loss vehicle is being valued based on this previous valuation, adjusted to reflect any differences in reported attributes.

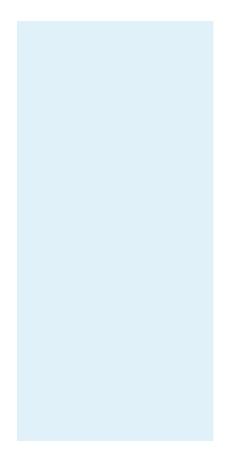
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Previous Valuation

Options	Loss Vehicle	Previous Valuation 1
4-wheel Disc Brakes	~	~
Front Side Impact Air Bags	~	~
Head/Curtain Air Bags	~	~
Communications System	~	~
Hands Free	~	~
Alarm	~	~
Traction Control	~	~
Stability Control	~	~
Dual Mirrors	~	~
Heated Mirrors	~	~
Body Side Moldings	~	~
Tinted Glass	✓	~
Fog Lamps	~	~
Rear Spoiler	✓	~
Clearcoat Paint	~	~
Metallic Paint	~	~
Value		\$ 8,437
Adjustments:		
Options		+ \$ 400
Adjusted Comparable Value		\$ 8,837



Owner: Sigler, John Claim: 7001

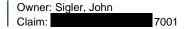


COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 1	**Comp 2	**Comp 3	Comp 1 Updated Date: 0 2013 Chevrolet Impala Ltz 6
Odometer	66,632	73,505	119,352	117,134	Gasoline Direct Injection
Automatic Transmission	~	~	~	~	VIN 2G1WC5E3XD1259101
Overdrive	~	~	~	~	Dealership Car Depot
Power Steering	~	~	~	~	Telephone (213) 725-2132 Source Truecar
Power Brakes	~	~	~	~	Stock # 259101
Power Windows	~	~	~	~	Distance from La Mirada, CA
Power Locks	~	~	~	~	17 Miles - Pasadena, CA
Power Mirrors	~	~	~	~	Comp 2 Updated Date: (
Power Driver Seat	V	~	~	~	2013 Chevrolet Impala Ltz 6 Gasoline Direct Injection
Power Passenger Seat	V	· ·	V	~	VIN 2G1WC5E36D1141384
Power Trunk/Gate Release	· ·	· ·	· ·	~	Dealership Laguna Motors
Air Conditioning	· ·			~	Telephone (714) 742-4759
Climate Control	V	· ·	· ·	~	Source Truecar
Tilt Wheel	j	•	•		Stock # LM01216
Cruise Control	V	· ·	•	~	Distance from La Mirada, CA 31 Miles - Laguna Niguel, CA
Rear Defogger	j	•	~		Comp 3 Updated Date: (
ntermittent Wipers	· ·	•	•	~	2013 Chevrolet Impala Ltz 6
Console/Storage	Ż	j	j		Gasoline Direct Injection
Keyless Entry	J	•	•	V	VIN 2G1WC5E30D1219450
Message Center	Ż	•	•		Dealership Advantage Auto C Telephone (909) 795-7990
Home Link	•	•	•	~	Source Truecar
Remote Starter	j	•	•		Stock # 219450
Wood Interior Trim	· ·	•	•	~	Distance from La Mirada, CA
Bucket Seats	J	J	J	<u> </u>	48 Miles - Redlands, CA
Leather Seats	· ·	•	•	~	Comparable vehicles used in
Heated Seats	J	•	•	<u> </u>	determination of the Base Veh
AM Radio	•	•	•	· ·	are not intended to be replace
FM Radio	Ž	•	•	~	vehicles but are reflective of th
Stereo	~	~		~	value, and may no longer be a for sale.
Search/Seek	J	•		~	101 3010.
CD Player		<u> </u>	~	~	List Price is the sticker price of
Steering Wheel Touch Controls					inspected dealer vehicle and the advertised price for the advertised
•	•	•	•		vehicle.
Auxiliary Audio Connection Premium Radio	~	~	•	~/	
Satellite Radio	*	*	V	~	Distance is based upon a stra
	~	V	*	V	between loss and comparable locations.
Aluminum/Alloy Wheels	~	V	V	~	iocations.
Electric Glass Roof	Y	X	V	×	**Because the loss vehicle wa
Drivers Side Air Bag	~	V	<u> </u>	~	valued, the comparable vehicle
Passenger Air Bag Anti-lock Brakes (4)	~	~	~	•	added for informational purpos

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COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 1	**Comp 2	**Comp 3
4-wheel Disc Brakes	~	~	~	~
Front Side Impact Air Bags	~	~	~	~
Head/Curtain Air Bags	~	~	~	~
Communications System	~	~	~	~
Hands Free	~	~	~	~
Alarm	~	~	~	~
Traction Control	~	~	~	~
Stability Control	~	~	~	~
Dual Mirrors	~	~	~	~
Heated Mirrors	~	~	~	~
Body Side Moldings	~	~	~	~
Tinted Glass	~	~	~	~
Fog Lamps	~	~	~	~
Rear Spoiler	~	~	~	~
Clearcoat Paint	~	×	×	×
Metallic Paint	~	~	~	×
California Emissions	×	×	~	~
List Price		\$ 7,795	\$ 6,500	\$ 6,995
Adjustments:		Φ. (22		A 400
Options		+ \$ 400		+ \$ 400
Mileage		+ \$ 183	+ \$ 2,029	+ \$ 1,960
Adjusted Comparable Value		\$ 8,378	\$ 8,529	\$ 9,355

were not used to determine the Base Vehicle Value.

Options	Loss Vehicle	**Comp 4	**Comp 5 (*)	**Comp 6 (*)
Odometer	66,632	121,412	66,872	75,414
Automatic Transmission	~	~	~	~
Overdrive	~	~	~	~
Power Steering	~	~	~	~
Power Brakes	~	~	~	~
Power Windows	~	~	~	~
Power Locks	~	~	~	~
Power Mirrors	~	~	~	~
Power Driver Seat	V	~	V	~
Power Passenger Seat	~	~	~	~
Power Trunk/Gate Release	~	~	~	~
Air Conditioning	~	~	~	~
Climate Control	~	✓	~	✓

Updated Date: 03/08/2020 Comp 4 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E36D1242375 Dealership Advantage Auto Ctr **Telephone** (909) 795-7990 Source Truecar Stock # 242375 Distance from La Mirada, CA 48 Miles - Redlands, CA Updated Date: 03/22/2020 Comp 5 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E33D1225727 Dealership M Motorsport Telephone (562) 494-7800 Source Truecar Stock # 2001727386

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Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 4	**Comp 5 (*)	**Comp 6 (*)
Tilt Wheel	~	~	~	~
Cruise Control	~	~	~	~
Rear Defogger	~	~	~	~
Intermittent Wipers	~	~	V	~
Console/Storage	~	~	~	~
Keyless Entry	~	~	V	~
Message Center	~	~	~	~
Home Link	~	~	~	~
Remote Starter	~	~	~	~
Wood Interior Trim	~	~	~	~
Bucket Seats	~	~	~	~
Leather Seats	~	~	~	~
Heated Seats	~	~	~	~
AM Radio	~	~	~	~
FM Radio	~	~	~	~
Stereo	~	~	~	~
Search/Seek	~	~	~	~
CD Player	~	~	~	~
Steering Wheel Touch Controls	~	~	~	~
Auxiliary Audio Connection	~	~	~	~
Premium Radio	~	~	~	~
Satellite Radio	~	~	V	V
Aluminum/Alloy Wheels	~	~	~	~
Electric Glass Roof	~	~	~	~
Drivers Side Air Bag	~	~	~	~
Passenger Air Bag	~	~	~	~
Anti-lock Brakes (4)	~	~	~	~
4-wheel Disc Brakes	~	~	~	~
Front Side Impact Air Bags	~	~	~	~
Head/Curtain Air Bags	~	~	~	~
Communications System	~	~	~	~
Hands Free	V	~	~	V
Alarm	~	~	~	~
Traction Control	~	~	~	~
Stability Control	V	~	~	~
Dual Mirrors	V	~	~	~
Heated Mirrors	~	~	~	~
Body Side Moldings	V	V	~	V
Tinted Glass	~	~	~	~
Fog Lamps				•

Distance from La Mirada, CA 11 Miles - Long Beach, CA Updated Date: 03/22/2020 Comp 6 2013 Chevrolet Impala Ltz 6 3.6l **Gasoline Direct Injection** VIN 2G1WC5E39D1253337 Dealership Quantum Auto Sales -Garden Grove Telephone (714) 265-0240 Source Truecar Stock # 19710 Distance from La Mirada, CA 10 Miles - Garden Grove, CA Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

for sale.

value, and may no longer be available

Distance is based upon a straight line between loss and comparable vehicle locations.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.

*The comparable vehicle was added, for informational purposes, and was not used to determine the vehicle value.

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Owner: Sigler, John Claim: 7001

Comp 7

Source Truecar Stock # 100496

Updated Date: 02/23/2020

2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E32D1248044 Dealership Luxury Auto Lounge Telephone (714) 317-8858

Distance from La Mirada, CA 16 Miles - Costa Mesa, CA

Distance from La Mirada, CA 32 Miles - Van Nuys, CA

2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E31D1190878 Dealership Mk Auto Club Telephone (951) 399-6886 Source Autotrader Stock # MK0878

Distance from La Mirada, CA

Updated Date: 03/15/2020

Comp 9

Comp 8 Updated Date: 03/08/2020 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E37D1235127 Dealership Karplus Warehouse Inc. Telephone (888) 420-5280 Source Autotrader Stock # M235127



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 4	**Comp 5 (*)	**Comp 6 (*)
Rear Spoiler	~	~	~	~
Clearcoat Paint	~	×	×	×
Metallic Paint	~	×	×	~
California Emissions	X	×	X	~
List Price		\$ 6,995	\$ 8,999	\$ 9,995
Adjustments:		+ \$ 2,089	+\$6	+ \$ 239
Adjusted Comparable Value		\$ 9,084	\$ 9,005	\$ 10,234

Options	Loss Vehicle	**Comp 7 (*)	**Comp 8 (*)	**Comp 9 (*)
Odometer	66,632	95,858	65,192	95,392
Automatic Transmission	~	~	~	~
Overdrive	~	~	~	~
Power Steering	~	~	~	~
Power Brakes	~	~	~	~
Power Windows	~	~	~	~
Power Locks	~	~	~	~
Power Mirrors	~	~	~	~
Power Driver Seat	~	~	~	~
Power Passenger Seat	~	~	~	~
Power Trunk/Gate Release	~	~	~	~
Air Conditioning	~	~	~	~
Climate Control	~	~	~	~
Tilt Wheel	~	~	~	~
Cruise Control	~	~	~	~
Rear Defogger	~	~	~	~
Intermittent Wipers	~	~	~	~
Console/Storage	~	~	~	~
Navigation System	X	X	~	×
Keyless Entry	~	~	~	~
Message Center	~	~	~	~
Home Link	~	~	~	~
Remote Starter	~	~	~	~
Wood Interior Trim	~	~	~	~
Bucket Seats	~	~	~	~
Leather Seats	~	~	~	~
Heated Seats	~	~	~	~

³⁸ Miles - Riverside, CA Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market

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Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 7 (*)	**Comp 8 (*)	**Comp 9 (*)
AM Radio	~	~	~	~
FM Radio	~	~	~	~
Stereo	~	~	~	~
Search/Seek	~	~	~	~
CD Player	~	~	~	~
Steering Wheel Touch Controls	~	~	~	~
Auxiliary Audio Connection	~	~	~	~
Premium Radio	~	~	~	~
Satellite Radio	~	~	~	~
Aluminum/Alloy Wheels	~	~	~	~
Electric Glass Roof	~	×	×	~
Drivers Side Air Bag	~	~	~	~
Passenger Air Bag	~	~	~	~
Anti-lock Brakes (4)	~	~	~	~
4-wheel Disc Brakes	~	~	~	~
Front Side Impact Air Bags	~	~	~	~
Head/Curtain Air Bags	~	~	~	~
Communications System	~	~	~	~
Hands Free	~	~	~	~
Alarm	~	~	~	~
Traction Control	~	~	~	~
Stability Control	~	~	~	~
Dual Mirrors	~	~	~	~
Heated Mirrors	~	~	~	~
Body Side Moldings	~	~	~	~
Tinted Glass	~	~	~	V
Fog Lamps	~	~	~	~
Rear Spoiler	~	~	~	~
Clearcoat Paint	~	×	×	×
Metallic Paint	~	×	~	X
California Emissions	×	~	×	~
List Price		\$ 5,299	\$ 6,992	\$ 5,491
Adjustments:				
Options		+ \$ 400	+ \$ 133	
Mileage		+ \$ 1,038	- \$ 34	+ \$ 1,015
Adjusted Comparable Value		\$ 6,737	\$ 7,091	\$ 6,506

value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.

*The comparable vehicle was added, for informational purposes, and was not used to determine the vehicle value.

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0901119ca7cbf52d

Owner: Sigler, John Claim:



COMPARABLE VEHICLES



COMPARABLE VEHICLE SUMMARY

	Source	Comparable Vehicle	Price	Adjusted Comp Value
	Prior Valuation	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 8,437 (Value)	\$ 8,837
** 1	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 7,795 (List)	\$ 8,378
** 2	Verified	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 6,500 (List)	\$ 8,529
** 3	Verified	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 6,995 (List)	\$ 9,355
** 4	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 6,995 (List)	\$ 9,084
** 5	Verified*	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 8,999 (List)	\$ 9,005
** 6	Verified*	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 9,995 (List)	\$ 10,234
** 7	Verified*	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 5,299 (List)	\$ 6,737
** 8	Verified*	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 6,992 (List)	\$ 7,091
** 9	Verified*	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 5,491 (List)	\$ 6,506
	Base Vehicle Va	alue	\$ 8,837.00	

The vehicle value is based solely on CCC's recent previous valuation of this vehicle, reflecting the current inspection information provided by USAA . Adjustments may have been made where the current information differs from that provided to CCC regarding the previous valuation. The comparable vehicles are presented for information purposes only.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value

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0901119ca7cbf52d

Owner: Sigler, John
Claim: 7001



03/23/2020 13:58 - Options added :[Electric Glass Roof]

03/23/2020 13:58 - Post Valuation Adjustment entered for:

03/23/2020 13:58 - ADJR Z03 CONFIGURATION CHANGE

03/23/2020 13:58 - PVADJ CHANGE REQUESTED BY: BUSHNELL, DANELLE (P2582)

03/23/2020 13:52 - PVADJ CHANGE REQUESTED BY: BUSHNELL, DANELLE (P2582)

03/23/2020 13:49 - Refurbishments changed after request Disposed

03/23/2020 13:49 - Refurbishment Maintenance Item Changed: Purchase Price Old: NIL Purchase Price New: \$165.00 Date Old: NIL Date New: 02/01/2020

03/23/2020 13:48 - PVADJ CHANGE REQUESTED BY: BUSHNELL, DANELLE (P2582)

This Market Valuation Report has been prepared exclusively for use by USAA, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Regulations concerning vehicle value include California Code of Regulations 10 CA ADC 2695.

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Owner: Sigler, John	
Claim:	7001

SUPPLEMENTAL INFORMATION



VEHICLE HISTORY INFORMATION

Using the VIN for this vehicle, VINguard® detected discrepancies or prior history requiring additional research. Please review the information detailed below.

VINguard®

VINguard® Message: VINguard has decoded this VIN without any errors

Previous Total Loss Submission:

Duplicate VIN 96964617 - previously submitted by AUTO CLUB ENTERPRISES on

03/23/2020 claim ref # -4078 in LA MIRADA, CA

Collision History Information:

COLLISION INCIDENT REPORTED BY USAA CASUALTY INSURANCE COMPANY ON 03/10/2020

Claim #: 7001 in LA MIRADA, CA

Repair Estimate: 0 Miles: 066632

Damage Location: **TOTAL LOSS**

UNKNOWN

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USAA Confidential **EXHIBIT D**

121

Owner: Sigler, John
Claim: 7001

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

TITLE CHECK	F	RESULTS FOUND
Abandoned	~	No Abandoned Record Found
Damaged	~	No Damaged Record Found
Fire Damage	~	No Fire Damage Record Found
Grey Market	V	No Grey Market Record Found
Hail Damage	~	No Hail Damage Record Found
Insurance Loss	V	No Insurance Loss Record Found
Junk	~	No Junk Record Found
Rebuilt	V	No Rebuilt Record Found
Salvage	~	No Salvage Record Found
EVENT CHECK	F	RESULTS FOUND
NHTSA Crash Test Vehicle	~	No NHTSA Crash Test Vehicle Record Found
Frame Damage	~	No Frame Damage Record Found
Major Damage Incident	~	No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	V	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	~	No Odometer Problem Record Found
Recycled	V	No Recycled Record Found
Water Damage	~	No Water Damage Record Found
Salvage Auction	~	No Salvage Auction Record Found
VEHICLE INFORMATION	F	RESULTS FOUND
Accident	~	No Accident Record Found
Corrected Title	~	No Corrected Title Record Found
Driver Education	~	No Driver Education Record Found
Fire Damage Incident	~	No Fire Damage Incident Record Found
Lease	~	No Lease Record Found
Lien	~	No Lien Record Found
Livery Use	~	No Livery Use Record Found
Government Use	~	No Government Use Record Found
Police Use	~	No Police Use Record Found
Fleet	~	No Fleet Record Found

CCC provides USAA information reported by Experian regarding the 2013 Chevrolet Impala (2G1WC5E3XD1155837). This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND:

- ✓ No Event Found
- Event Found
- Information Needed

TITLE CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no significant title events. When found, events often indicate automotive damage or warnings associated with the vehicle.

EVENT CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

VEHICLE INFORMATION

INFORMATION FOUND

AutoCheck found additional information on this vehicle. These records will provide more history for this loss vehicle

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

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Rental Record Found

Fleet and/or Rental Record Found

No Fleet and/or Lease Record Found

No Duplicate Title Record Found

No Repossessed Record Found

No Taxi use Record Found

No Theft Record Found

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No Emissions Safety Inspection Record Found

Rental

Taxi use

Theft

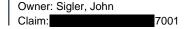
Fleet and/or Rental

Fleet and/or Lease

Duplicate Title

Emissions Safety Inspection

Repossessed



SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 03/23/2020

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
09/26/2012	CA	10	Motor Vehicle Dept.	ODOMETER READING FROM DMV
09/26/2012	CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
09/26/2012	CA		Motor Vehicle Dept.	TITLED OR REGISTERED AS A RENTAL VEHICLE, OR PART OF A RENTAL FLEET
10/05/2012	CA		Motor Vehicle Dept.	TITLE
09/17/2013	MONTEBELLO, CA	19429	Dealer Record	VEHICLE IN DEALER INVENTORY
09/20/2013	CA		GM Certified Data	GM APPROVED CERTIFIED PRE-OWNED VEHICLE
09/20/2013	MONTEBELLO, CA		GM Certified Data	VEHICLE IN DEALER INVENTORY
09/22/2013	CA	19438	Motor Vehicle Dept.	ODOMETER READING FROM DMV
10/14/2013	COSTA MESA, CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
10/23/2013	COSTA MESA, CA		Motor Vehicle Dept.	TITLE
07/23/2014			Manufacturer	MANUFACTURER RECALL
11/27/2017	LA MIRADA, CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

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Owner: Sigler, John	
Claim:	7001

SUPPLEMENTAL INFORMATION

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

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EXHIBIT D

124

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Owner: Sigler, John Claim: 7001

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID: 14V355000 Mfg's Report Date: JUN 23, 2014 Component: ELECTRICAL SYSTEM

Potential Number Of Units Affected: 3,141,731

Summary: This defect can affect the safe operation of the airbag system. Until this recall is performed, customers should remove all items from their key rings, leaving only the ignition key. The key fob (if applicable), should also be removed from the key ring. General Motors LLC (GM) is recalling certain model year 2005-2009 Buick LaCrosse, 2006-2011 Buick Lucerne, 2000-2005 Cadillac DeVille, 2006-2011 Cadillac DTS, 2006-2014 Chevrolet Impala, and 2006-2007 Chevrolet Monte Carlo vehicles. In the affected vehicles, the weight on the key ring and road conditions or some other jarring event may cause the ignition switch to move out of the run position, turning off the engine.

Consequence: If the key is not in the run position, the air bags may not deploy if the vehicle is involved in a crash, increasing the risk of injury. Additionally, a key knocked out of the run position could cause loss of engine power, power steering, and power braking, increasing the risk of a vehicle crash.

Remedy: GM will notify owners, and dealers will install two 13mm key rings and key insert into the vehicle's ignition keys, free of charge. The manufacturer has not yet provided a notification schedule. Owners may contact General Motors customer service at 1-800-521-7300 (Buick), 1-800-458-8006 (Cadillac), and 1-800-222-1020 (Chevrolet). GM's number for this recall is 14299.

Notes : Owners may also contact the National Highway Traffic Safety Administration Vehicle Safety Hotline at 1-888-327-4236 (TTY 1-800-424-9153), or go to www.safercar.gov.

The National Highway Traffic Safety Administration has issued 1 safety related recall notices that may apply to the above valued vehicle.

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IMPERIAL BODY SHOP, INC

Quality is not Expensive it's priceless 121 INDUSTRY AVENUE, LA HABRA, CA 90631

Phone: (714) 879-9092 FAX: (714) 879-8814

Workfile ID: 5db0327b PartsShare: 5Mbk2g Federal ID: 33-0441001 State ID: 35-278621 Resale Number:

24-929241 State EPA: CAD982462624 09605 License Number: BAR: AL157312

Estimate of Record

RO Number: D7223

Written By: Pablo Galvez, 3/10/2020 4:09:02 PM Adjuster: Bushnell, Danelle, (800) 531-8722 Other

7616

Insured: SIGLER, JOHN Type of Loss: Collision

Point of Impact: 15 Total Loss

2/28/2020 12:00 PM

Days to Repair: 15

Owner:

VIN:

SIGLER, JOHN

LA MIRADA, CA Cell Evening **Inspection Location:**

IMPERIAL BODY SHOP, INC 121 INDUSTRY AVENUE LA HABRA, CA 90631-6815

Repair Facility

Policy #:

Date of Loss:

(714) 879-9092 Business

Insurance Company:

USAA CASUALTY INSURANCE COMPANY

USAA DRP

Mileage In:

Claim #:

visit us @ USAA>com or Call #8722

Vehicle Out:

P.O. Box 33490 San Antonio, CA 78265 (800) 531-8722 Other

66,632

VEHICLE

2013 CHEV Impala LTZ 4D SED 6-3.6L Gasoline Direct Injection GRAY

2G1WC5E3XD1155837

License: 7BXM952 Exterior Color: **GRAY** Mileage Out:

Interior Color:

Condition: 2585 State: CA Production Date: 9/2012 Job #:

BLACK

TRANSMISSION Console/Storage AM Radio Hands Free Device

Automatic Transmission Wood Interior Trim FM Radio **SEATS** CONVENIENCE Overdrive Stereo **Bucket Seats POWER** Air Conditioning Search/Seek Leather Seats Power Steering Intermittent Wipers CD Player **Heated Seats** Power Brakes Tilt Wheel **WHEELS Auxiliary Audio Connection**

Power Windows Cruise Control Premium Radio Aluminum/Alloy Wheels Power Locks Rear Defogger Satellite Radio **PAINT**

Power Mirrors Keyless Entry **SAFETY** Clear Coat Paint **Heated Mirrors** Alarm Drivers Side Air Bag Metallic Paint Power Driver Seat Message Center Passenger Air Bag **OTHER** Power Passenger Seat Steering Wheel Touch Controls Anti-Lock Brakes (4) Fog Lamps

DECOR Climate Control 4 Wheel Disc Brakes Traction Control **Dual Mirrors** Remote Starter Front Side Impact Air Bags Stability Control **Body Side Moldings** Home Link Head/Curtain Air Bags Rear Spoiler

RADIO Tinted Glass Communications System Power Trunk/Gate Release

3/10/2020 4:09:02 PM 021321 Page 1

RO Number: D7223

2013 CHEV Impala LTZ 4D SED 6-3.6L Gasoline Direct Injection GRAY

Line		Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#		****** COPY OF ESTIMATE GIVEN TO CUSTOMER **********		1			
2	EXHAUST SYS	STEM						
3		Repl	Muffler w/tpipe w/o PZEV	20831827	1	1,172.67 m	1.1	
4	RESTRAINT S	YSTEM	S					
5		Repl	Diagnostic unit	23183542	1	540.60 m	0.7 M	
6			Air bag system diagnosis			m	0.5 M	
7		Repl	RT Belt & retractor ebony 2nd design	19259196	1	213.69	0.6	
8		Repl	LT Belt & retractor ebony 2nd design	19259199	1	213.69	0.6	
9		Repl	RT Tensioner ebony 2nd design	19330801	1	159.80		
10		Repl	LT Tensioner ebony 2nd design	19330804	1	140.56		
11	ROOF							
12		Blnd	LT Roof rail					0.2
13	BACK GLASS							
14	*	R&I	Back glass GM				<u>Incl.</u>	
15	**	Repl	A/M URETHANE KIT		1	24.00		
16	QUARTER PAI	NEL						
17	*	Repl	LKQ RT Quarter panel +20%	SEE FOOTNOTE	1	<u>420.00</u>	<u>14.5</u>	<u>3.0</u>
18	*	Repl	LKQ RT Wheelhouse liner +20%	15876945	1	24.00	<u>0.3</u>	
19	*	R&I	RT Qtr glass GM				<u>Incl.</u>	
20	**	Repl	A/M URETHANE KIT		1	12.00		
21	REAR BODY 8	k FLOO	R					
22		Sect	Floor pan	19181805	1	1,137.37	16.0	1.5
23		Repl	RT Bumper bracket	20962294	1	116.92 s	3.5	0.4
24		Repl	RT Bumper bracket reinf plate	20962236	1	61.67	Incl.	
25		Repl	LT Bumper bracket reinf plate	20962236	1	61.67		
26		Repl	Rear body panel	89025214	1	571.08	Incl.	1.5
27			Overlap Major Adj. Panel					-0.4
28			Add for Inside					0.8
29			Deduct for Overlap				-1.0	
30			Deduct for Overlap				-1.0	
31		Repl		15276338	1	154.42	Incl.	
32		Repl	Compartment trim w/o Diamond	84089478	1	127.70		
33	TRUNK LID							
34	*	Repl	LKQ trunk lid assy +20%	19179354	1	<u>420.00</u>	1.0	2.3
35			Overlap Major Adj. Panel					-0.4
36			Refn trunk lid underside					1.2
37		Repl	Emblem	22865905	1	61.50	0.2	
38		Repl	Nameplate "IMPALA"	15885696	1	35.00	0.3	
39		Repl	Nameplate "LTZ"	15265231	1	30.07	0.2	

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RO Number: D7223

2013 CHEV Impala LTZ 4D SED 6-3.6L Gasoline Direct Injection GRAY

					SUBTOTALS		6,154.61	42.5	15.4
55	#				E.P.C.	1	6.00		
54					OTHER CHARGES				
53	*		Repl	Post-repair scan		1	m	<u>0.5</u> M	
52	*		Repl	Pre-repair scan		1	m	<u>0.5</u> M	
51	VE	HICLE D	IAGNOST	ICS					
50	#			CAULKING		1	3.50		
49	#		Rpr	SET UP AND MEASURE				2.0 F	
48	#			COVER CAR		1	7.50		
47	#		Rpr	COLOR TINT				0.5	
46	#			CORROSION PROTECTION		1	3.50 T		
45	#			UNDERCOATING		1	3.50		
44	#			FLEX ADDITIVE		1	5.00 T		
43				Clear Coat					2.5
42				Overlap Major Non-Adj. Panel					-0.2
41	*	<>	Repl	LKQ bumper assy +20%	19120961	1	<u>427.20</u>	1.5	3.0
40	RE	AR BUMI	PER						

NOTES

Estimate Notes:

**** NO AUTHORIZATION TO REPAIR **** A USAA REPRESENTATIVE MUST AUTHORIZE ANY SUPPLEMENTS TO THIS ESTIMATE*** CALL 800-292-8834 FOR SUPPLEMENT APPROVAL, FORWARD SUPPLEMENT VIA EMAIL TO USAASUPPLEMENT@ASICLAIMS.COM OR FAX TO (800) 952-5371 AND INCLUDE USAA CLAIM NUMBER

Prior Damage Notes: HOOD PANEL

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RO Number: D7223

2013 CHEV Impala LTZ 4D SED 6-3.6L Gasoline Direct Injection GRAY

ESTIMATE TOTALS

Category	Basis		Rate	Cost \$
Parts				6,140.11
Body Labor	38.3 hrs	@	\$ 50.00 /hr	1,915.00
Paint Labor	15.4 hrs	@	\$ 50.00 /hr	770.00
Mechanical Labor	2.2 hrs	@	\$ 95.00 /hr	209.00
Frame Labor	2.0 hrs	@	\$ 70.00 /hr	140.00
Paint Supplies				450.00
Miscellaneous				8.50
Other Charges				6.00
Pre-Tax Discount			-4.0 %	-385.54
Subtotal				9,253.07
Sales Tax	\$ 6,334.67	@	8.2500 %	522.61
Grand Total				9,775.68
Deductible				1,000.00
CUSTOMER PAY				1,000.00
INSURANCE PAY			_	8,775.68

ESTIMATES ARE GOOD FOR 90 DAYS ONLY

Please Present A Copy Of This Estimate To A Repair Facility Of Your Choice

*USAA Subsidiaries include: United Services Automobile Association(USAA), USAA Casualty Insurance Company(CIC), USAA General Indemnity Company(GIC) USAA County Mutual Insurance(CMI) and Garrison Property Casualty Insurance Company, a subsidiary of USAA Casualty Insurance Company, is authorized to use the USAA logo, a registered trademark of United Services Automobile Association.

This is not an authorization to repair. Failing to present this estimate to the repairing garage before repair may result in additional expenses to you. A USAA appraiser must authorize any supplement to this estimate. Repairs to this vehicle may require specific welding equipment as recommended by the manufacturer.

If alternative quality replacement parts have been included in this appraisal, the source for these parts has also been disclosed. If alternative quality replacement parts as listed on the appraisal are ultimately used in the repair of your vehicle, the warranty on such parts will be equal to, or greater than, the parts being replaced, as stated in USAA's limited parts warranty. USAA warrants that the parts used on your vehicle will be of like kind and quality, function, fit, safety and corrosion protection as the part or parts they replace. USAA identifies certified and validated parts for sheet metal replacement parts.

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RO Number: D7223

2013 CHEV Impala LTZ 4D SED 6-3.6L Gasoline Direct Injection GRAY

CALIFORNIA LAW PROVIDES THAT YOU HAVE THE RIGHT TO SELECT THE REPAIR FACILITY OF YOUR CHOICE. THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE.ANY WARRANTIES APPLICABLE TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE MANUFACTURER OR DISTRIBUTOR OF THE PARTS, RATHER THAN BY THE ORIGINAL MANUFACTURER OF YOUR VEHICLE.

IF ALTERNATIVE QUALITY REPLACEMENT PARTS HAVE BEEN INCLUDED IN THIS APPRAISAL, THE SOURCE FOR THESE PARTS HAS ALSO BENN DISCLOSED. IF ALTERNATIVE QUALITY REPLACEMENT PARTS AS LISTED ON THIS APPRAISAL ARE ULTIMATELY USED IN THE REPAIR OF YOUR VEHICLE, THE WARRANTY ON SUCH PARTS WILL BE EQUAL TO, OR GREATER THAN, THE PARTS BEING REPLACED, AS STATED IN USAA'S LIMITED PARTS WARRANTY. USAA WARRANTS THAT THE PARTS USED ON YOUR VEHICLE WILL OF LIKE, KIND AND QUALITY, FUNCTION, FIT, AND CORROSION PROTECTION AS THE PART OR PARTS THEY REPLACE. USAA REQUIRES THE USE OF CAPA-CERTIFIED PARTS FOR ANY SHEETMETAL REPLACEMENT PART SUBJECT TO CAPA-CERTIFICATION.

FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

THE FOLLOWING IS A LIST OF ABBREVIATIONS OR SYMBOLS THAT MAY BE USED TO DESCRIBE WORK TO BE DONE OR PARTS TO BE REPAIRED OR REPLACED:

MOTOR ABBREVIATIONS/SYMBOLS: D=DISCONTINUED PART, A=APPROXIMATE PRICE. LABOR TYPES: B=BODY LABOR, D=DIAGNOSTIC, E=ELECTRICAL, F=FRAME, G=GLASS, M=MECHANICAL, P=PAINT LABOR, S=STRUCTURAL, T=TAXED MISCELLANEOUS, X=NON TAXED MISCELLANEOUS. CCC ONE: ADJ=ADJACENT, ALGN=ALIGN, A/M=AFTERMARKET, BLND=BLEND, CAPA=CERTIFIED AUTOMOTIVE PARTS ASSOCIATION, D&R=DISCONNECT AND RECONNECT, EST=ESTIMATE, EXT. PRICE=UNIT PRICE MULTIPLIED BY THE QUANTITY, INCL=INCLUDED, MISC=MISCELLANEOUS, NAGS=NATIONAL AUTO GLASS SPECIFICATIONS, NON-ADJ=NON ADJACENT, O/H=OVERHAUL, OP=OPERATION, NO=LINE NUMBER, QTY=QUANTITY, RECOND=RECONDITION, REFN=REFINISH, REPL=REPLACE, R&I=REMOVE AND INSTALL, R&R=REMOVE AND REPLACE, RPR=REPAIR, RT=RIGHT, SECT=SECTION, SUBL=SUBLET, LT=LEFT, W/O=WITHOUT, W/_=WITH/_ SYMBOLS: #=MANUAL LINE ENTRY, *=OTHER [IE..MOTORS DATABASE INFORMATION WAS CHANGED], **=DATABASE LINE WITH AFTERMARKET, N=NOTES ATTACHED TO LINE. OPT OEM=ORIGINAL EQUIPMENT MANUFACTURER PARTS EITHER OPTIONALLY SOURCED OR OTHERWISE PROVIDED WITH SOME UNIQUE PRICING OR DISCOUNT.

"CURE TIME" MEANS THE LENGTH OF TIME THAT, PER THE ADHESIVE MANUFACTURER, THE WINDSHIELD ADHESIVE NEEDS TO CURE UNTIL THE WINDSHIELD CAN PROPERLY FUNCTION AS A SAFETY DEVICE PURSUANT TO THE FEDERAL MOTOR VEHICLE SAFETY STANDARDS AND THE VEHICLE MANUFACTURER'S SPECIFICATIONS.

Estimate calculated using a preset user threshold amount for the paint and material cost.

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. ANY WARRANTIES APPLICABLE TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE MANUFACTURER OR DISTRIBUTOR OF THE PARTS, RATHER THAN BY THE ORIGINAL MANUFACTURER OF YOUR VEHICLE.

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RO Number: D7223

2013 CHEV Impala LTZ 4D SED 6-3.6L Gasoline Direct Injection GRAY

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide DR1CB06, CCC Data Date 03/02/2020, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2020 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel. CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel. HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace. R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel. Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

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RO Number: D7223

2013 CHEV Impala LTZ 4D SED 6-3.6L Gasoline Direct Injection GRAY

PARTS SUPPLIER LIST

Line	Supplier	Description	Price
18	LKQ - LAKENOR AUTO SALVAGE	#\$AL445	\$ 20.00
		LKQ RT Wheelhouse liner +20%	
	10950 SOUTH NORWALK BLVD.	Rear Fender Liner Rt R, INNER LINER, RH S#\$AL445	
	SANTA FE SPRING CA 90670		
	(800) 525-3667		
34	LKQ - LAKENOR AUTO SALVAGE	#R81772	\$ 320.00
		LKQ trunk lid assy +20%	
	10950 SOUTH NORWALK BLVD.	Lid W/O SPOILER; EXC. POLICE S#R81772	
	SANTA FE SPRING CA 90670		
	(800) 525-3667		
41	LKQ Corp	#~240586129	\$ 525.00
	13642 Orden Dr.	LKQ bumper assy +20%	
	Santa Fe Springs CA 90670	Bumper Assembly, Rear VIN W (4TH DIGIT, LIMITED)RPNT,S#\$GC852	
	(800) 525-3667	Quote: 530771249	
		Expires: 04/23/20	

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EXHIBIT E

From: USAA[USAA.Web.Services@customermail.usaa.com]

Sent: Tuesday, March 31, 2020 02:16 PM

To: jwsigler@sws-llc.com

Subject: Information for Your USAA Total Loss Settlement

Thank you for agreeing to accept messages and documents electronically for the duration of this claim. Here are the <u>terms and conditions</u> for electronic communication with you.

USAA Reference Number: 616 - 7

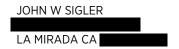
Dear Mr. Sigler,

Please see attached for additional information.

USAA, 9800 Fredericksburg Road, San Antonio, Texas, 78288



INFORMATION FOR YOUR TOTAL LOSS SETTLEMENT





Provide Information for Your Total Loss Settlement

March 31, 2020

Dear Mr. Sigler,

Thank you for trusting us with your insurance needs. This letter confirms we sent you information about the total loss of your vehicle. I've enclosed the following:

- An information sheet with details about your claim and payment amount, and important information from your state.
- Our Total Loss Valuation, which is our assessment of the vehicle's damages.

Next Steps

Please review the enclosures and if you haven't already, contact us with the following information:

- Title and lien holder details.
 - If you're paying on the vehicle, provide your account number and the name, address and phone number of the lien holder.
 - o Provide the state where the vehicle is titled.
 - o If you have the vehicle's title, do not sign it. We'll provide you with more details about the title transfer.
 - o If we need any forms from you, such as an Odometer statement or Power of Attorney, we'll send them to you by mail. Remember to follow your state's guidance on notarization.
- Your preferred payment method.
 - Electronic funds transfer USAA will pay you by making a one-time funds transfer directly into a checking or savings account you designate. Non-USAA accounts must be on your funds transfer list. To add an account, log on to usaa.com, select the Funds Transfer link and click Add an Account. The deposit will be made within five business days of finalizing your claim.
 - Check A check for the payment amount will be sent to you within seven business days of finalizing your claim.

Continue Your USAA Insurance Payments

Please continue to pay your premium as you normally would. If you decide to keep your vehicle when your claim is paid, be sure to speak with a policy service representative about coverage. If you don't keep your vehicle, it'll be removed from the policy retroactive to the date after the loss date.

6 - 007 - 8524 - 10

Page 1 of 2

EXHIBIT E

How to Contact Us

Please send any correspondence or questions to us using one of the following options and include the claim/reference number above on each page faxed or mailed:

usaa.com or our mobile app: Upload documents or post a secure message to your claim file

through the Claim Communication Center.

Address: ATTN: Salvage Recovery

P.O. Box 659474 San Antonio, TX 78265

Fax: 1-800-531-8669

Phone: 1-210-531-8722 ext. 33105

It's an honor to serve you. Please think of us first for all your financial needs.

Thank you,

USAA Casualty Insurance Company

Enclosed: Claim, Payment And State Information

CCC TOTAL LOSS VALUATION

6 - 007 - 8524 - 10

Page 2 of 2

USAA Confidential



CLAIM AND PAYMENT INFORMATION

Following are details about your claim and claim payment:

Claim:

Registered owner: John W Sigler Policyholder: John W Sigler 7616 USAA #: Claim #: 616-7 Loss location: Costa Mesa, CA Type of loss: Collision Date of loss: February 28, 2020 Vehicle information: 2013 CHEVROLET IMPALA 4D LTZ

VIN #: 2G1WC5E3XD1155837

Payment:

Vehicle's actual cash value:	\$8,990.00
Sales tax:	\$854.05
CA CVR Fees:	\$214.00
Manager Adjustment:	\$0.00
Fuel:	\$32.00
Collision Deductible:	\$0.00
Net Total:	\$10,090.05

Important Information from the state of CA

If you cannot purchase a comparable vehicle for the gross settlement amount within 35 days of receipt of the final settlement amount, please contact us and we will reopen the file.

126190-0420 Page 1 of 1



Prepared for USAA





CLAIM INFORMATION

Owner Sigler, John

La Mirada, CA

Loss Vehicle 2013 Chevrolet Impala LTZ

 Loss Incident Date
 02/28/2020

 Claim Reported
 03/10/2020

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INSURANCE INFORMATION

Report Reference Number 96832839

Claim Reference 7001

Adjuster Bushnell, Danelle Appraiser Galvez, Pablo

Odometer 66,632

Last Updated 03/31/2020 11:33 AM



VALUATION SUMMARY

 Base Vehicle Value
 \$ 8,837.00

 Refurbishments
 + \$ 35.00

 ADJUSTMENT TO SETTLE*
 + \$ 118.00

Adjusted Vehicle Value \$8,990.00 Vehicular Tax (9.5%) + \$854.05

Tax reflects applicable state, county and municipal taxes.

Total \$ 9.844.05

Adjustments indicated with an Asterisk (*) have been determined by USAA and have been added here for convenience.

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

The CCC ONE® Market Valuation
Report reflects CCC Information
Services Inc.'s opinion as to the value
of the loss vehicle, based on information
provided to CCC by USAA.

Loss vehicle has 33% fewer than average mileage of 99,000.

BASE VEHICLE VALUE

This is derived per our Valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

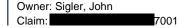
This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

Valuation Methodology2
Vehicle Information3
Vehicle Condition6
Previous Valuation8
Comparable Vehicles10
Valuation Notes16
Supplemental Information 17

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USAA Confidential



VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

USAA has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles advertised for sale by dealerships or private parties. CCC also obtains vehicle sales prices from a database of California Department of Motor Vehicles vehicle registration sold transactions. All of these sources are updated regularly.

SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.

Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.



CALCULATE BASE VEHICLE VALUE

The Base Vehicle Value is based on CCC's recent previous valuation of this vehicle reflecting the current inspection information provided by USAA. Adjustments may have been made where the current information differs from that provided to CCC regarding the previous valuation, such as differences in mileage, options, and additional equipment. Dollar adjustments are based upon market research.



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Owner: Sigler, John Claim:



VEHICLE INFORMATION

VEHICLE DETAILS

Location LA MIRADA, CA 90638 VIN 2G1WC5E3XD1155837

Year 2013 Make Chevrolet Model Impala Trim LTZ Body Type Sedan

Engine -

Cylinders 6 Displacement 3.6L Fuel Type Gasoline Carburation **Direct Injection**

Transmission Automatic Transmission Overdrive

Curb Weight 3649 lbs

VEHICLE HISTORY SUMMARY

CCC VINguard® 1 Possible Total Loss

> 2 Collision Estimates 03/23/2020

Experian AutoCheck No Title Problem Found

National Highway Traffic 1 Recall

Safety Administration

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

Using the VIN for this vehicle, VINguard® detected discrepancies or prior history requiring additional research.

See Supplemental Information section for additional details.

141

Owner	: Sigler, John	
Claim:		7001



VEHICLE EQUIPMENT

Odometer	66,632	
Transmission	Automatic Transmission	~
	Overdrive	~
Power	Power Steering	~
	Power Brakes	~
	Power Windows	~
	Power Locks	~
	Power Mirrors	~
	Power Driver Seat	~
	Power Passenger Seat	~
	Power Trunk/Gate Release	~
Decor/Convenience	Air Conditioning	~
	Climate Control	~
	Tilt Wheel	~
	Cruise Control	~
	Rear Defogger	~
	Intermittent Wipers	~
	Console/Storage	~
	Keyless Entry	~
	Message Center	~
	Home Link	~
	Remote Starter	~
	Wood Interior Trim	V
Seating	Bucket Seats	~
	Leather Seats	✓
	Heated Seats	~
Radio	AM Radio	~
	FM Radio	V
	Stereo	~
	Search/Seek	V
	CD Player	~
	Steering Wheel Touch Controls	V

To the left is the equipment of the loss vehicle that USAA provided to CCC.

- ✓ Standard This equipment is included in the base configuration of the vehicle at time of purchase.
- Additional Equipment that is not Standard but was noted to be on the loss vehicle.

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Owner: Sigler, John	
Claim:	7001

VEHICLE INFORMATION

VEHICLE EQUIPMENT				
	Auxiliary Audio Connection	~		
	Premium Radio	~		
	Satellite Radio	~		
Wheels	Aluminum/Alloy Wheels	~		
Roof	Electric Glass Roof			
Safety/Brakes	Air Bag (Driver Only)	~		
	Passenger Air Bag	✓		
	Anti-lock Brakes (4)	✓		
	4-wheel Disc Brakes	~		
	Front Side Impact Air Bags	~		
	Head/Curtain Air Bags	~		
	Communications System	~		
	Hands Free	~		
	Alarm	~		
	Traction Control	~		
	Stability Control	~		
Exterior/Paint/Glass	Dual Mirrors	~		
	Heated Mirrors	✓		
	Body Side Moldings	✓		
	Tinted Glass	~		
	Fog Lamps	✓		

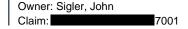
Rear Spoiler
Clearcoat Paint
Metallic Paint

California Emissions

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Other - Cars

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VEHICLE CONDITION/REFURBISHMENTS

COMPONENT CONDITION

	Condition	Inspection Notes/Typical Vehicle Description	Value Impact
Mechanical	AVERAGE	Typical Vehicle Desc: Engine: Minor to no seepage. Belts and hoses firm, show minimal wear. Minimal dirt and grease in engine compartment. Transmission: Fluid slightly discolored. None to a few areas of seepage.	
Tires	AVERAGE	Typical Vehicle Desc: Rear Tires: 41% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11) Front Tires: 41% to 90% of new. Example: Typical new car tires are 11/32, loss measures at 5/32 = 46% (5/11)	\$ 0
Paint	AVERAGE	Typical Vehicle Desc: A few small to minimal deep surface chips and/or scratches. No significant peeling and/or flaking. Minor swirl marks. Slight to no Fading.	\$ 0
Body	AVERAGE	Typical Vehicle Desc: Sheet Metal: Few to no dents. Few to numerous dings. No significant to no surface rust. Trim: Minimal damage to components. No missing components. A few to zero dents. Numerous to a few dings.	\$ 0
Glass	AVERAGE	Typical Vehicle Desc: Light surface scratches and/or pitting. Few to no chips.	\$ 0

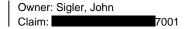
USAA uses condition inspection guidelines to rate the condition of key components of the loss vehicle on a three-point scale. A rating of average condition results in a valuation of that component that is consistent with typical vehicles for that year, make and model of vehicle. If a component is rated in exceptional condition, then a positive monetary adjustment is made to reflect the impact of that condition level on the value of the loss vehicle. Similarly, if a component is rated in below average condition, then a negative monetary adjustment is made to reflect the impact of that condition level on the value of the loss vehicle. Inspection Notes, if any, reflect additional observations from the appraiser regarding the loss vehicle's condition. Monetary adjustments are based upon market research consisting of data gathered from dealerships in California.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Average condition. These dollar adjustments are based upon interviews with dealerships across the United States.

USAA also identifies the after factory options and upkeep dollars invested into the loss vehicle that were brought to its attention. CCC makes dollar adjustments that reflect the impact, if any, these items have on the value of the vehicle. The total of these adjustments is shown in the Valuation Summary as Refurbishments.

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VEHICLE CONDITION/REFURBISHMENTS

	Condition	Inspection Notes/Typical Vehicle Description	Value Impact
Interior	AVERAGE	Typical Vehicle Desc: Headliner: A few small to no holes and/ or burn marks. No significant scuffing to lightly scuffed. Dashboard: A few small to no scratches and/or gouges. Minimal damage to firmly intact components. Light to no significant wear. Carpets: Lightly soiled to clean and/ or stained. None to a few small tears, holes and /or burn marks. None or no significant bare spots. Seats: Lightly soiled or clean, faded and/or discolored. None to no significant tears, holes and/or burn marks. None or no significant bare spots.	
Maintenance	е	Purchase Price : \$ 165.00	\$ 35
	ndition Adjustme	nte	\$ 0

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Owner: Sigler, John
Claim: 7001



Odometer 66,632 66,632 Automatic Transmission Overdrive Power Steering Power Brakes Power Windows Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag Passenger Air Bag	Options	Loss Vehicle	Previous Valuation 1
Overdrive Power Steering Power Brakes Power Windows Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Odometer	66,632	66,632
Power Steering Power Brakes Power Windows Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Automatic Transmission	~	~
Power Brakes Power Windows Power Locks Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Overdrive	~	~
Power Windows Power Locks Power Locks Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Steering	~	~
Power Locks Power Mirrors Power Driver Seat Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Brakes	V	~
Power Mirrors Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Windows	~	~
Power Driver Seat Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Locks	~	~
Power Passenger Seat Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Mirrors	~	~
Power Trunk/Gate Release Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Driver Seat	~	~
Air Conditioning Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Passenger Seat	~	~
Climate Control Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Power Trunk/Gate Release		~
Tilt Wheel Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Air Conditioning	~	~
Cruise Control Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Climate Control	~	~
Rear Defogger Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Tilt Wheel	~	~
Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Cruise Control	~	~
Intermittent Wipers Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Rear Defogger	~	~
Console/Storage Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Intermittent Wipers	V	~
Keyless Entry Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		~	~
Message Center Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	-	V	~
Home Link Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			~
Remote Starter Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Home Link	V	~
Wood Interior Trim Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Remote Starter		
Bucket Seats Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Wood Interior Trim		
Leather Seats Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Bucket Seats		
Heated Seats AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Leather Seats	•	
AM Radio FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	Heated Seats	*.	
FM Radio Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			
Stereo Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			Ť
Search/Seek CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			•
CD Player Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag			
Steering Wheel Touch Controls Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		•	·
Auxiliary Audio Connection Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		<u> </u>	<u> </u>
Premium Radio Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag	-	· ·	· /
Satellite Radio Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		<u> </u>	· ·
Aluminum/Alloy Wheels Electric Glass Roof Drivers Side Air Bag		4	4
Electric Glass Roof Drivers Side Air Bag		•	•/
Drivers Side Air Bag	•	•/	-
		./	^
1 assorige All Day	•	•	•
Anti-lock Brakes (4)		.,	•

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Comp 1 Updated Date: 03/10/2020
2013 Chevrolet Impala Ltz 6 3.6I
Gasoline Direct Injection
VIN 2G1WC5E3XD1155837
Source Previous Valuation
Previous Valuation means that the
loss vehicle was recently valued. The

loss vehicle was recently valued. The details shown in this section reflect the odometer and any differences in vehicle configuration provided by the insurer as compared to the previous valuation. The loss vehicle is being valued based on this previous valuation, adjusted to reflect any differences in reported attributes.

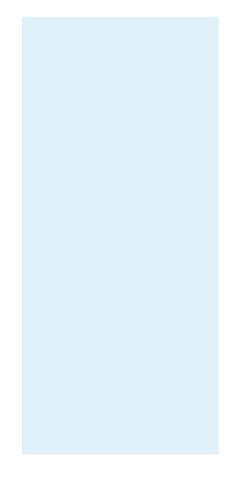
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Owner: Sigler, John Claim: 7001



Previous Valuation

Options	Loss Vehicle	Previous Valuation 1
4-wheel Disc Brakes	~	~
Front Side Impact Air Bags	~	~
Head/Curtain Air Bags	~	~
Communications System	~	~
Hands Free	V	~
Alarm	~	~
Traction Control	V	~
Stability Control	~	~
Dual Mirrors	V	~
Heated Mirrors	~	~
Body Side Moldings	~	~
Tinted Glass	~	~
Fog Lamps	~	~
Rear Spoiler	~	~
Clearcoat Paint	~	~
Metallic Paint	~	~
California Emissions	~	×
Value		\$ 8,437
Adjustments: Options		+ \$ 400
Adjusted Comparable Value		\$ 8,837



Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 1	**Comp 2	**Comp 3	Comp 1 Updated Date 2013 Chevrolet Impala Ltz
Odometer	66,632	73,505	119,352	117,134	Gasoline Direct Injection
Automatic Transmission	~	~	~	~	VIN 2G1WC5E3XD1259101
Overdrive	~	~	~	~	Dealership Car Depot
Power Steering				~	Telephone (213) 725-2132
Power Brakes	<u> </u>		-	V	Source Truecar Stock # 259101
Power Windows	Ż	j	j	,	Distance from La Mirada, C
Power Locks	•	•	•	~	17 Miles - Pasadena, CA
Power Mirrors	j	j	j	<u> </u>	Comp 2 Updated Date
Power Driver Seat	<u> </u>	· ·	· ·	•	2013 Chevrolet Impala Ltz
Power Passenger Seat	J	J	<u> </u>	<u> </u>	Gasoline Direct Injection VIN 2G1WC5E36D1141384
Power Trunk/Gate Release	~	~	~	V	Dealership Laguna Motors
Air Conditioning	~	*	~	~	Telephone (714) 742-4759
Climate Control	~	·	•	Ť	Source Truecar
Tilt Wheel	Ť	V	V	V	Stock # LM01216
	~	~	~	~	Distance from La Mirada, C
Cruise Control	~	~	~	~	31 Miles - Laguna Niguel, CA
Rear Defogger	Y	~	~	~	Comp 3 Updated Date 2013 Chevrolet Impala Ltz
ntermittent Wipers	~	~	~	~	Gasoline Direct Injection
Console/Storage	V	V	V	~	VIN 2G1WC5E30D1219450
Keyless Entry	~	~	~	~	Dealership Advantage Auto
Message Center	~	~	~	~	Telephone (909) 795-7990
Home Link	~	~	~	~	Source Truecar
Remote Starter	~	~	~	~	Stock # 219450 Distance from La Mirada, C
Nood Interior Trim	~	~	~	~	48 Miles - Redlands, CA
Bucket Seats	~	~	~	~	To Miloo Trodiando, orr
Leather Seats	~	~	~	~	Comparable vehicles used
Heated Seats	~	~	~	✓	determination of the Base Ve are not intended to be replace
AM Radio	~	~	~	~	vehicles but are reflective of
FM Radio	~	~	~	~	value, and may no longer be
Stereo	~	~	~	~	for sale.
Search/Seek	~	~	~	~	List Dries in the eticker price
CD Player	~	~	~	~	List Price is the sticker price inspected dealer vehicle and
Steering Wheel Touch Controls	_	~	~	~	advertised price for the adve
Auxiliary Audio Connection	V	V	V	V	vehicle.
Premium Radio		•	•	V	Distance is board upon a s
Satellite Radio	•	· ·	•	V	Distance is based upon a sibetween loss and comparable
Aluminum/Alloy Wheels	J	· ·	· ·	<u> </u>	locations.
Electric Glass Roof	4	×	•	X	
Drivers Side Air Bag		Ž	<u> </u>		**Because the loss vehicle w
Passenger Air Bag	~	•	•	<u> </u>	valued, the comparable vehicadded for informational purpo
Anti-lock Brakes (4)	~	~	~	~	added for informational pulp

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Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 1	**Comp 2	**Comp 3
4-wheel Disc Brakes	~	~	~	~
Front Side Impact Air Bags	~	~	~	~
Head/Curtain Air Bags	~	~	~	~
Communications System	~	~	~	~
Hands Free	~	~	~	~
Alarm	~	~	~	~
Traction Control	~	~	~	~
Stability Control	~	~	~	~
Dual Mirrors	~	~	~	~
Heated Mirrors	~	~	~	~
Body Side Moldings	~	~	~	~
Tinted Glass	~	~	~	~
Fog Lamps	~	~	~	~
Rear Spoiler	~	~	~	~
Clearcoat Paint	~	×	×	×
Metallic Paint	~	~	~	×
California Emissions	~	×	~	~
List Price		\$ 7,795	\$ 6,500	\$ 6,995
Adjustments:		. # 400		. 4.00
Options		+ \$ 400 + \$ 183	+ \$ 2,029	+ \$ 400 + \$ 1,960
Mileage		+ \$ 183	+ \$ 2,029	+ \$ 1,960
Adjusted Comparable Value		\$ 8,378	\$ 8,529	\$ 9,355

were not used to determine the Base Vehicle Value.

Options	Loss Vehicle	**Comp 4	**Comp 5 (*)	**Comp 6 (*)
Odometer	66,632	121,412	66,872	75,414
Automatic Transmission	~	~	~	~
Overdrive	~	~	~	~
Power Steering	~	~	~	~
Power Brakes	~	~	~	~
Power Windows	~	~	~	~
Power Locks	~	~	V	~
Power Mirrors	~	~	~	~
Power Driver Seat	~	~	V	~
Power Passenger Seat	~	~	~	~
Power Trunk/Gate Release	~	~	~	~
Air Conditioning	~	~	~	~
Climate Control	~	~	~	~

Updated Date: 03/08/2020 Comp 4 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E36D1242375 Dealership Advantage Auto Ctr **Telephone** (909) 795-7990 Source Truecar Stock # 242375 Distance from La Mirada, CA 48 Miles - Redlands, CA Updated Date: 03/22/2020 Comp 5 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E33D1225727 Dealership M Motorsport Telephone (562) 494-7800 Source Truecar Stock # 2001727386

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Owner: Sigler, John Claim:



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 4	**Comp 5 (*)	**Comp 6 (*)
Tilt Wheel	~	~	~	~
Cruise Control	~	~	~	~
Rear Defogger	~	~	~	~
Intermittent Wipers	~	~	V	~
Console/Storage	~	~	~	~
Keyless Entry	~	~	V	~
Message Center	~	~	~	~
Home Link	~	~	~	~
Remote Starter	~	~	~	~
Wood Interior Trim	~	~	~	~
Bucket Seats	~	~	~	~
Leather Seats	~	~	~	~
Heated Seats	~	~	~	~
AM Radio	~	~	~	~
FM Radio	~	~	~	~
Stereo	~	~	~	~
Search/Seek	~	~	~	~
CD Player	~	~	~	~
Steering Wheel Touch Controls	~	~	~	~
Auxiliary Audio Connection	~	~	~	~
Premium Radio	~	~	~	~
Satellite Radio	~	~	V	V
Aluminum/Alloy Wheels	~	~	~	~
Electric Glass Roof	~	~	~	~
Drivers Side Air Bag	~	~	~	~
Passenger Air Bag	~	~	~	~
Anti-lock Brakes (4)	~	~	~	~
4-wheel Disc Brakes	~	~	~	~
Front Side Impact Air Bags	~	~	~	~
Head/Curtain Air Bags	~	~	~	~
Communications System	~	~	~	~
Hands Free	V	~	~	V
Alarm	~	~	~	~
Traction Control	~	~	~	~
Stability Control	V	~	~	~
Dual Mirrors	V	~	~	~
Heated Mirrors	~	~	~	~
Body Side Moldings	V	V	~	V
Tinted Glass	~	~	~	~
Fog Lamps				•

Distance from La Mirada, CA 11 Miles - Long Beach, CA Updated Date: 03/22/2020 Comp 6 2013 Chevrolet Impala Ltz 6 3.6l **Gasoline Direct Injection** VIN 2G1WC5E39D1253337 Dealership Quantum Auto Sales -Garden Grove Telephone (714) 265-0240 Source Truecar Stock # 19710 Distance from La Mirada, CA 10 Miles - Garden Grove, CA Comparable vehicles used in the

determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.

*The comparable vehicle was added, for informational purposes, and was not used to determine the vehicle value.

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Owner: Sigler, John Claim: 7001



Adjusted Comparable Value

COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 4	**Comp 5 (*)	**Comp 6 (*)
Rear Spoiler	~	~	~	~
Clearcoat Paint	~	×	×	×
Metallic Paint	~	×	×	~
California Emissions	~	×	X	~
List Price		\$ 6,995	\$ 8,999	\$ 9,995
Adjustments: Mileage		+ \$ 2,089	+\$6	+ \$ 239

Options	Loss	**Comp	**Comp	**Comp
Options	Vehicle	7 (*)	8 (*)	9 (*)

\$ 9,084

\$ 9,005

	Vernicie	, ()	0()	9()
Odometer	66,632	95,858	65,192	95,392
Automatic Transmission	~	~	~	~
Overdrive	~	~	~	~
Power Steering	~	~	~	~
Power Brakes	~	~	~	~
Power Windows	~	~	~	~
Power Locks	~	~	~	~
Power Mirrors	~	~	~	~
Power Driver Seat	~	~	~	~
Power Passenger Seat	~	~	~	~
Power Trunk/Gate Release	~	~	~	~
Air Conditioning	~	~	~	~
Climate Control	~	~	~	~
Tilt Wheel	~	~	~	~
Cruise Control	~	~	~	~
Rear Defogger	~	~	~	~
Intermittent Wipers	~	~	~	~
Console/Storage	~	~	~	~
Navigation System	×	X	~	×
Keyless Entry	~	~	~	~
Message Center	~	~	~	~
Home Link	~	~	~	~
Remote Starter	~	~	~	~
Wood Interior Trim	~	~	~	~
Bucket Seats	~	~	~	~
Leather Seats	~	~	~	~
Heated Seats	~	~	~	~

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Comp 7 Updated Date: 02/23/2020 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E32D1248044 Dealership Luxury Auto Lounge Telephone (714) 317-8858 Source Truecar Stock # 100496 Distance from La Mirada, CA 16 Miles - Costa Mesa, CA Comp 8 Updated Date: 03/08/2020 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E37D1235127 Dealership Karplus Warehouse Inc. Telephone (888) 420-5280 Source Autotrader Stock # M235127 Distance from La Mirada, CA 32 Miles - Van Nuys, CA Comp 9 Updated Date: 03/15/2020 2013 Chevrolet Impala Ltz 6 3.6I **Gasoline Direct Injection** VIN 2G1WC5E31D1190878 Dealership Mk Auto Club Telephone (951) 399-6886 Source Autotrader Stock # MK0878 Distance from La Mirada, CA 38 Miles - Riverside, CA Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market

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Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES

Options	Loss Vehicle	**Comp 7 (*)	**Comp 8 (*)	**Comp 9 (*)
AM Radio	~	~	~	~
FM Radio	~	~	~	~
Stereo	~	~	~	~
Search/Seek	~	~	~	~
CD Player	~	~	~	~
Steering Wheel Touch Controls	~	~	~	~
Auxiliary Audio Connection	~	~	~	~
Premium Radio	~	~	~	~
Satellite Radio	~	~	~	~
Aluminum/Alloy Wheels	~	~	~	V
Electric Glass Roof	~	×	×	~
Drivers Side Air Bag	~	~	~	~
Passenger Air Bag	~	~	~	~
Anti-lock Brakes (4)	~	~	~	~
4-wheel Disc Brakes	~	~	~	~
Front Side Impact Air Bags	~	~	~	~
Head/Curtain Air Bags	~	~	~	~
Communications System	~	~	~	~
Hands Free	~	~	~	~
Alarm	~	~	~	~
Traction Control	~	~	~	~
Stability Control	~	~	~	~
Dual Mirrors	~	~	~	~
Heated Mirrors	~	~	~	~
Body Side Moldings	~	~	~	~
Tinted Glass	~	~	~	~
Fog Lamps	~	~	~	~
Rear Spoiler	~	~	~	V
Clearcoat Paint	~	×	×	×
Metallic Paint	~	×	~	X
California Emissions	~	~	×	~
List Price		\$ 5,299	\$ 6,992	\$ 5,491
Adjustments:				
Options		+ \$ 400	+ \$ 133	
Mileage		+ \$ 1,038	- \$ 34	+ \$ 1,015
Adjusted Comparable Value		\$ 6,737	\$ 7,091	\$ 6,506

value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value.

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Owner: Sigler, John Claim: 7001



COMPARABLE VEHICLES



COMPARABLE VEHICLE SUMMARY

	Source	Comparable Vehicle	Price	Adjusted Comp Value
	Prior Valuation	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 8,437 (Value)	\$ 8,837
** 1	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 7,795 (List)	\$ 8,378
** 2	Verified	2013 Chevrolet Impala Ltz 6 3.6I Gasoline Direct Injection	\$ 6,500 (List)	\$ 8,529
** 3	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 6,995 (List)	\$ 9,355
** 4	Verified	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 6,995 (List)	\$ 9,084
** 5	Verified*	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 8,999 (List)	\$ 9,005
** 6	Verified*	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 9,995 (List)	\$ 10,234
** 7	Verified*	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 5,299 (List)	\$ 6,737
** 8	Verified*	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 6,992 (List)	\$ 7,091
** 9	Verified*	2013 Chevrolet Impala Ltz 6 3.6l Gasoline Direct Injection	\$ 5,491 (List)	\$ 6,506
	Base Vehicle Va	alue	\$ 8,837.00	

The vehicle value is based solely on CCC's recent previous valuation of this vehicle, reflecting the current inspection information provided by USAA . Adjustments may have been made where the current information differs from that provided to CCC regarding the previous valuation. The comparable vehicles are presented for information purposes only.

**Because the loss vehicle was recently valued, the comparable vehicle(s) were added for informational purposes and were not used to determine the Base Vehicle Value

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Owner: Sigler, John Claim: 7001



VALUATION NOTES

03/31/2020 11:33 - Pre/Post Tax data modified after Valuation

03/31/2020 11:33 - PVADJ CHANGE REQUESTED BY: ORDELL, MELISSA (94764)

03/31/2020 11:28 - Post Valuation Adjustment entered for:

03/31/2020 11:28 - ADJR Z03 CONFIGURATION CHANGE

03/31/2020 11:28 - Options added :[California Emissions]

03/31/2020 11:28 - PVADJ CHANGE REQUESTED BY: ADJUSTER, UNKNOWN (UNK)

03/23/2020 13:58 - Options added :[Electric Glass Roof]

03/23/2020 13:58 - Post Valuation Adjustment entered for:

03/23/2020 13:58 - ADJR Z03 CONFIGURATION CHANGE

03/23/2020 13:58 - PVADJ CHANGE REQUESTED BY: BUSHNELL, DANELLE (P2582)

03/23/2020 13:52 - PVADJ CHANGE REQUESTED BY: BUSHNELL, DANELLE (P2582)

03/23/2020 13:49 - Refurbishment Maintenance Item Changed: Purchase Price Old: NIL

Purchase Price New: \$165.00 Date Old: NIL Date New: 02/01/2020

03/23/2020 13:49 - Refurbishments changed after request Disposed

03/23/2020 13:48 - PVADJ CHANGE REQUESTED BY: BUSHNELL, DANELLE (P2582)

This Market Valuation Report has been prepared exclusively for use by USAA, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Regulations concerning vehicle value include California Code of Regulations 10 CA ADC 2695.

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Owner: Sigler, John	
Claim:	7001

SUPPLEMENTAL INFORMATION



VEHICLE HISTORY INFORMATION

Using the VIN for this vehicle, VINguard® detected discrepancies or prior history requiring additional research. Please review the information detailed below.

VINguard®

VINguard® Message: VINguard has decoded this VIN without any errors

Previous Total Loss Submission:

Duplicate VIN 96964617 - previously submitted by AUTO CLUB ENTERPRISES on

03/23/2020 claim ref # 4078 in LA MIRADA, CA

Collision History Information:

COLLISION INCIDENT REPORTED BY AUTO CLUB ENTERPRISES ON 03/23/2020

Claim #: 4078 in LA MIRADA, CA

Repair Estimate: 0 Miles: 066632

Damage Location: TOTAL LOSS

UNKNOWN

COLLISION INCIDENT REPORTED BY USAA CASUALTY INSURANCE COMPANY ON

03/10/2020

Claim #: 7001 in LA MIRADA, CA

Repair Estimate: 0 Miles: 066632

Damage Location: TOTAL LOSS

UNKNOWN

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Owner: Sigler, John Claim:

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

TITLE CHECK	F	RESULTS FOUND
Abandoned	~	No Abandoned Record Found
Damaged	~	No Damaged Record Found
Fire Damage	~	No Fire Damage Record Found
Grey Market	~	No Grey Market Record Found
Hail Damage	~	No Hail Damage Record Found
Insurance Loss	~	No Insurance Loss Record Found
Junk	~	No Junk Record Found
Rebuilt	~	No Rebuilt Record Found
Salvage	~	No Salvage Record Found
EVENT CHECK	F	RESULTS FOUND
NHTSA Crash Test Vehicle	~	No NHTSA Crash Test Vehicle Record Found
Frame Damage	V	No Frame Damage Record Found
Major Damage Incident	~	No Major Damage Incident Record Found
Manufacturer Buyback/Lemon	V	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	~	No Odometer Problem Record Found
Recycled	~	No Recycled Record Found
Water Damage	~	No Water Damage Record Found
Salvage Auction	V	No Salvage Auction Record Found
VEHICLE INFORMATION	F	RESULTS FOUND
Accident	~	No Accident Record Found
Corrected Title	~	No Corrected Title Record Found
Driver Education	~	No Driver Education Record Found
Fire Damage Incident	~	No Fire Damage Incident Record Found
Lease	~	No Lease Record Found
Lien	~	No Lien Record Found
Livery Use	~	No Livery Use Record Found
Government Use	~	No Government Use Record Found
Police Use	~	No Police Use Record Found
Fleet	~	No Fleet Record Found
Rental		Rental Record Found
	_	

CCC provides USAA information reported by Experian regarding the 2013 Chevrolet Impala (2G1WC5E3XD1155837). This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND:

- ✓ No Event Found
- Event Found
- Information Needed

TITLE CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no significant title events. When found, events often indicate automotive damage or warnings associated with the vehicle.

EVENT CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no historical events that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

VEHICLE INFORMATION

INFORMATION FOUND

AutoCheck found additional information on this vehicle. These records will provide more history for this loss vehicle

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

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No Emissions Safety Inspection Record Found

Fleet and/or Rental Record Found

No Fleet and/or Lease Record Found

No Duplicate Title Record Found

No Repossessed Record Found

No Taxi use Record Found

No Theft Record Found

Fleet and/or Rental

Fleet and/or Lease

Duplicate Title

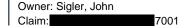
Emissions Safety Inspection

Repossessed

Taxi use

Theft

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SUPPLEMENTAL INFORMATION



FULL HISTORY REPORT RUN DATE: 03/31/2020

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
09/26/2012	CA	10	Motor Vehicle Dept.	ODOMETER READING FROM DMV
09/26/2012	CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
09/26/2012	CA		Motor Vehicle Dept.	TITLED OR REGISTERED AS A RENTAL VEHICLE, OR PART OF A RENTAL FLEET
10/05/2012	CA		Motor Vehicle Dept.	TITLE
09/17/2013	MONTEBELLO, CA	19429	Dealer Record	VEHICLE IN DEALER INVENTORY
09/20/2013	CA		GM Certified Data	GM APPROVED CERTIFIED PRE-OWNED VEHICLE
09/20/2013	MONTEBELLO, CA		GM Certified Data	VEHICLE IN DEALER INVENTORY
09/22/2013	CA	19438	Motor Vehicle Dept.	ODOMETER READING FROM DMV
10/14/2013	COSTA MESA, CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
10/23/2013	COSTA MESA, CA		Motor Vehicle Dept.	TITLE
07/23/2014			Manufacturer	MANUFACTURER RECALL
11/27/2017	LA MIRADA, CA		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

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Owner: Sigler, John	
Claim:	7001

SUPPLEMENTAL INFORMATION

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

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Owner: Sigler, John
Claim: 7001

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

NHTSA Campaign ID: 14V355000 Mfg's Report Date: JUN 23, 2014 Component: ELECTRICAL SYSTEM

Potential Number Of Units Affected: 3,141,731

Summary: This defect can affect the safe operation of the airbag system. Until this recall is performed, customers should remove all items from their key rings, leaving only the ignition key. The key fob (if applicable), should also be removed from the key ring. General Motors LLC (GM) is recalling certain model year 2005-2009 Buick LaCrosse, 2006-2011 Buick Lucerne, 2000-2005 Cadillac DeVille, 2006-2011 Cadillac DTS, 2006-2014 Chevrolet Impala, and 2006-2007 Chevrolet Monte Carlo vehicles. In the affected vehicles, the weight on the key ring and road conditions or some other jarring event may cause the ignition switch to move out of the run position, turning off the engine.

Consequence: If the key is not in the run position, the air bags may not deploy if the vehicle is involved in a crash, increasing the risk of injury. Additionally, a key knocked out of the run position could cause loss of engine power, power steering, and power braking, increasing the risk of a vehicle crash.

Remedy: GM will notify owners, and dealers will install two 13mm key rings and key insert into the vehicle's ignition keys, free of charge. The manufacturer has not yet provided a notification schedule. Owners may contact General Motors customer service at 1-800-521-7300 (Buick), 1-800-458-8006 (Cadillac), and 1-800-222-1020 (Chevrolet). GM's number for this recall is 14299.

Notes : Owners may also contact the National Highway Traffic Safety Administration Vehicle Safety Hotline at 1-888-327-4236 (TTY 1-800-424-9153), or go to www.safercar.gov.

The National Highway Traffic Safety Administration has issued 1 safety related recall notices that may apply to the above valued vehicle.

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EXHIBIT E

EXHIBIT F

EXHIBIT F 160



Highest Sale Price:* \$2,250 \$8,285 Avg ACV: Lowest Sale Price:* \$75 Avg % of ACV:** 9.9%

Period of Sale: 1 year

Your Search Selections:

CHEVROLET 2013 - 2013 Primary Damage **IMPALA** LTZ COLLISION ALL Run & Drive Starts Region State ALL ALL ALL CALIF Engine Type CALIFORNIA ALL Title Type Airbags Deployed Secondary Damages ALL ALL ALL Keys Present Odometer ALL ALL

Selections Returned in Results:

CHEVRO	LET 201	3		
Models IMPALA		Loss Type COLLISION		
	MECHAN			LEFT REAR IT RIGHT REAR
Run & Drive		Region		State
ALL	ALL	ACE SOU	THWEST	CA
Engine Type 3.6L V6 FI		NF4 N/A	Title Type SALVAGE	
RIGHT REA	R RIGHT	SIDE SUSPE		N/A NONE
Keys Present	Odom	eter		



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / Suspension 92913 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 03/24/2020 Fresno

Sale Price: \$400 ACV: \$8,632 % of ACV: 4.6%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Front / Suspension 72867 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 03/18/2020 Sacramento

Sale Price: \$1,000 ACV: \$8,492 % of ACV: 11.8%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Rear / N/A 83058 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 03/17/2020 Fontana

Sale Price: \$2,250 ACV: \$9,608 % of ACV: 23.4%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Rear / Suspension 123226 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 03/16/2020 Anaheim

Sale Price: \$900 ACV: \$7,841 % of ACV: 11.5%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Side / Suspension 90064 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 03/05/2020 Sacramento

> Sale Price: \$300 ACV: \$9,388 % of ACV: 3.2%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Rear / Right Rear 131997 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 02/12/2020 ACE - Carson

Sale Price: \$1,050 ACV: \$6,146 % of ACV: 17.1%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Side / N/A 100094 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4

02/11/2020 Fontana



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Rear / N/A 113351 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 02/03/2020 San Diego

> Sale Price: \$400 ACV: \$7,389 % of ACV: 5.4%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Front / Suspension 128843 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 01/30/2020 East Bay

Sale Price: \$550 ACV: \$7,248 % of ACV: 7.6%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / N/A 65974 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 01/27/2020 Anaheim

Sale Price: \$600 ACV: \$9,700 % of ACV: 6.2%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Rear / Unknown 87374 mi. Engine Type: N/A 01/23/2020 Los Angeles

Sale Price: \$1,100 ACV: \$7,684 % of ACV: 14.3%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / None 68588 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 01/03/2020 ACE - Perris

ACV: \$9,457 % of ACV: 8.5%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / Left & Right Side 114315 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 12/19/2019 East Bay

Sale Price: \$200 ACV: \$7,998 % of ACV: 2.5%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left & Right Side / Transmission Damage 100229 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 12/11/2019 Los Angeles

> Sale Price: \$800 ACV: \$7,016 % of ACV: 11.4%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / Unknown 91456 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4

12/11/2019 Sacramento

Sale Price: \$1,000

ACV: \$10,045 % of ACV: 10.0%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Front / N/A 104611 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 12/09/2019 Fremont

Sale Price: \$900 ACV: \$8,769 % of ACV: 10.3%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Side / N/A 113616 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 12/05/2019 Sacramento

Sale Price: \$1,175 ACV: \$8,304 % of ACV: 14.1%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Right Side / Unknown 81486 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 11/27/2019 Sacramento

EXHIBIT F

Sale Price: \$1,700



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Mechanical / Suspension 109091 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 11/08/2019 East Bay

> Sale Price: \$75 ACV: \$8,386 % of ACV: 0.9%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / Left Front 105931 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 10/17/2019 Sacramento

Sale Price: \$1,133 ACV: \$5,100 % of ACV: 22.2%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Rear / N/A 105930 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 10/16/2019 Sacramento

> Sale Price: \$850 ACV: \$7,177 % of ACV: 11.8%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Rear / Unknown 52990 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 08/22/2019 East Bay

Sale Price: \$700 ACV: \$9,615 % of ACV: 7.3%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Right Side / Suspension 84529 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 07/31/2019 ACE - Carson

ACV: \$9,784 % of ACV: 6.1%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Front / Transmission Damage 105160 mi. Engine Type: 3.6L V6 Fl DOHC 24V NF4 07/15/2019 Anaheim

Sale Price: \$550 ACV: \$6,198 % of ACV: 8.9%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / Undercarriage 100876 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 06/20/2019 Los Angeles

> Sale Price: \$300 ACV: \$8,341 % of ACV: 3.6%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Right Front / Right Side 137830 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 06/12/2019 Sacramento

Sale Price: \$600 ACV: \$8,081 % of ACV: 7.4%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Right Rear / N/A 137889 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 06/12/2019 Sacramento

Sale Price: \$600 ACV: \$7,816 % of ACV: 7.7%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Rear / N/A 114327 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 06/11/2019 Fontana

> Sale Price: \$600 ACV: \$7,638 % of ACV: 7.9%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Front / Front End 98008 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 05/29/2019 Sacramento

EXHIBIT F 163

Sale Price: \$1,200

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2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Front End / Unknown 125774 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 05/16/2019 Los Angeles

Sale Price: \$425 ACV: \$5,977 % of ACV: 7.1%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Right Rear / Unknown 42116 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 04/23/2019 Fontana

Sale Price: \$1,500

ACV: \$9,361 % of ACV: 16.0%



2013 CHEVROLET IMPALA LTZ

Loss Type: Collision Damage: Left Front / Suspension 74810 mi. Engine Type: 3.6L V6 FI DOHC 24V NF4 04/03/2019 Fremont

Sale Price: \$1,600

ACV: \$10,593 % of ACV: 15.1%



* Values presented are for your reference/informational purposes only and do not reflect or guarantee an anticipated return.

Information is for your internal use only, solely at your own risk and may not be further copied, distributed or exploited as detailed in our Terms of Use. Results are calculated as simple averages of the sale prices of the vehicles in each year, make, model and primary damage grouping

** This % is based on the ACV at time of sale. Please note that the estimated market value is only calculated when Average Price and Average ACV are available.

Maximum number of results printed is 50.

CERTIFICATE OF SERVICE

John W. Sigler v. Jorge Gonzalez, USAA Casualty Insurance Company, et al. Case No. 8:22-cv-02325-CJC-JDEx

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

I am a citizen of the United States and employed in Los Angeles, California, at the office of a member of the bar of this Court at whose direction this service was made. I am over the age of 18 and not a party to the within actions; my business address is 10100 Santa Monica Blvd., Ste. 550, Los Angeles, CA 90067.

On January 18, 2024, I served the document(s) entitled, DECLARATION OF MELISSA ORDELL IN SUPPORT OF DEFENDANT USAA CASUALTY INSURANCE COMPANY'S MOTION FOR JUDGMENT ON THE PLEADINGS ON PLAINTIFF'S FIRST AMENDED COMPLAINT, OR IN THE ALTERNATIVE, MOTION TO COMPEL APPRAISAL on the interested parties in this action by placing true copies thereof enclosed in a sealed envelope(s) addressed as stated below:

(BY MAIL): I deposited such envelope in the mail at Los Angeles, California with postage fully prepaid. I am readily familiar with this firm's practice of collection and processing correspondence for mailing. Under that practice it would be placed for collection and mailing, and deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Los Angeles, California, in the ordinary course of business. I am aware that on motion of party served, service is presumed invalid if postal cancellation date or postage meter date is more than 1 day after date of deposit for mailing in affidavit.

(BY ELECTRONIC MAIL): By transmitting a true copy thereof to the electronic mail addresses as indicated below.

and telephone number as stated.

(BY CM/ECF SERVICE): I caused such document(s) to be delivered electronically via CM/ECF as noted herein.

I declare under penalty of perjury under the laws of the United States that the above is true and correct and was executed on **January 18**, **2024**, at Los Angeles, California.

Lea Borys

SERVICE LIST 1 2 John W. Sigler v. Jorge Gonzalez, USAA Casualty Insurance Company, et al. Case No. 8:22-cv-02325-CJC-JDEx 3 VIA EMAIL AND MAIL VIA CM/ECF 4 John W. Sigler Jeet Sen, Esq. 5 13129 Stern Avenue Eran Scott Forster, Esq. La Mirada, California 90638 eforster@fwhb.com 6 Telephone: (714) 697-8576 rbaptist@fwhb.com 7 Email: JSIGLER@SWS-LLC.COM jsen@fwhb.com Plaintiff In Propria Persona FORD, WALKER, HAGGERTY & 8 BEHAR, LLP 9 VIA CM/ECF One World Trade Center, 27th Floor Jeffrey M. Lenkov, Esq. Long Beach, California 90831-2700 10 jeffrey.lenkov@manningkass.com (562) 983-2500 | (562) 983-2555 Fax 11 tlp@ManningKass.com Attorneys for Defendant, MANNING & KASS Interinsurance Exchange of Automobile 12 Club of Southern California ELLROD, RAMIREZ, TRESTER LLP 13 801 S. Figueroa St, 15th Floor Los Angeles, California 90017-3012 14 Telephone: (213) 624-6900 15 Facsimile: (213) 624-6999 Attorneys for Imperial Body Shop, Inc. 16 17 18 19 20 21 22 23 24 25 26 27

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